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1838-1855
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INSURANCE ABSTRACT

FOR DECEMBER,

1838.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL;

EXHIBITING THE CONDITION OF THOSE

INSTITUTIONS ON THE FIRST DAY OF DECEMBER,

1838. – 1855

PREPARED BY THE

SECRETARY OF THE COMMONWEALTH.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS
....
1839.

SEP 16 1924
STATE HOUSE BOSTON

Commonwealth of Massachusetts.

Secretary's Office, Jan. 19, 1839.

To the Honorable Senate, and
Honorable House of Representatives:

In compliance with the provisions of the Act of the 18th of April, 1837, I have the honor to submit an Abstract of the Returns which have been received in this office from insurance offices incorporated with *specific* capital within the state. As these corporations are not required by law to file any notice with this department of the acceptance or discontinuance of their charters, I had no official or certain knowledge of what offices were, or were not, actually in existence. Blanks were, however, forwarded to the addresses of such as were commonly supposed to be in operation. From all these offices returns were received with the exception of the Phœnix Insurance Company in Nantucket.

Very respectfully, your obedient servant,

JOHN P. BIGELOW,

Sec'ry of the Commonwealth.

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ABSTRACT OF THE RETURNS of the several Insurance Companies in the Commonwealth—showing the state of said Corporations on the first day of December, A. D. 1838.

PLACES WHERE LOCATED.	NAMES.	CAPITAL.	United States Stocks & Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by mortgage on the same.	Loans on collateral and personal security.	Loans on personal security only.	Cash on hand.	Reserved or Contingent Funds.	Invested in Rail Road Stock.	Losses ascertained and unpaid.	Amount of estimated losses exclusive of such as are returned as ascertained and unpaid.	Amount of Premium notes on risks terminated.	Amount of Premium notes on risks not terminated.	Total amount of Premium notes.	Amount of notes considered bad or doubtful, not charged to profit and loss.	At Risk. Marine.	At Risk. Fire.	Amount of Premium on Fire Risks undetermined.	Average Annual Dividends for five preceding years, or since incorporated.	Highest rate of Interest received on loans, excepting on Bottomry or Respondentia.	Highest rate of Interest or Discount paid for moneys borrowed by the Company.	Amount borrowed, and on what security.	What amount of the Capital Stock is pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Share of the Capita Stock owned by the Company, or that remain unsubscribed for.
Boston, - - -	American, - - - - -	$300,000	-	$66,912 50	-	$33,939 00	$44,627 36	$10,000 00	$64,075 00	$5,400 00	$1,800 55	$70,000 00	$18,000	$5,662 93	$5,252 50	$31,059 10	$57,224 25	$88,283 35	$1,453 78	$2,741,690	$3,577,469	$20,157 49	11 6-10 pr. ct.	6 per cent.	-	-	$5,425 00	$4,961 86	$42,036 95	
	Atlantic, - - - - - -	250,000	-	176,400	-	-	-	64,000	2,000	-	2,236 21	-	-	-	11,100	8,397 53	31,697 36	40,094 89	-	1,316,455	-	-	8 3-5 "	6 "	6 per cent.	-	-	-	42,641 86	
	Atlas, - - - - - -	300,000	-	37,150	-	146,000	63,451 03	43,000	2,550	-	15,636 71	-	-	-	36,000	5,783 56	17,308 78	23,092 34	-	446,368	485,590	2,286 92	9 "	6 "	6 "	-	-	1,508 95	29,338 79	
	Boston, - - - - - -	300,000	-	152,600	$10,000 00	36,000	-	95,000	16,883	-	12,062 61	59,900 60	28,058	118	-	11,649 21	40,648 06	49,970 05	-	1,571,046	-	-	13 3-5 "	6 "	-	-	-	-	32,522 81	
	Boylston Fire and Marine, -	300,000	-	250,000	-	-	46,700	3,300	-	-	10,568 50	3,065 63	-	-	240	3,724 19	1,954	5,678 19	1,013 32	167,000	1,639,110	8,736 19	7 3-5 "	6 "	-	-	-	481 78	-	
	Columbian, - - - -	300,000	$2,641 00	100,000	-	30,000	6,000	100,000	71,912	-	7,431	30,168	1,200	28,000	-	30,000	77,000	107,000	-	2,639,000	-	-	9 2-5 "	6 "	6 "	-	5,800	-	34,152	
	Firemen's, - - - -	300,000	-	319,900	-	-	34,979 18	20,025	15,025	-	8,841 38	38,000	-	13,000	4,000	-	-	-	-	-	6,590,458	44,408 90	5 2-5 "	6 "	6 "	$24,000 00	375	19,046 44	-	216 of $25 each.
	Fishing, - - - -	100,000	-	32,700	-	12,222	-	10,839	34,724	7,088	6,695	-	-	3,404	20,800	26,582 95	38,104 40	64,687 35	2,700	626,817	-	-	4 2-5 "	6 "	-	-	1,250	-	38,517 28	2 of $50 each.
	Franklin, - - - -	300,000	-	198,740	-	25,000	-	22,472 38	63,170	500	5,128 08	-	-	37,928 83	12,100	21,415 40	70,383 45	91,798 85	9,831 92	2,700,711	2,856,138	22,457 05	13 3-5 "	6 "	6 "	-	22,300	16,794 14	56,253 94	
	Hope, - - - - -	200,000	-	93,595 25	-	37,000	-	-	59,422 52	-	6,278 46	3,294 08	-	10,000	-	6,997 85	15,645 04	22,642 89	-	586,144	-	-	7 55-100 "	6 "	6 "	-	7,000	-	36,858 67	
	Manufacturers', - - -	300,000	-	163,714	-	-	28,354 59	143,150	156,539 13	-	14,302 01	60,000	-	40,300	15,400	22,164 02	50,321 27	72,485 29	7,073 58	2,660,668	11,190,647	90,272 01	13 "	6 "	6 "	-	23,200	46,680 20	41,916 87	
	Massachusetts Fire and Marine,	300,000	-	50,000	12,112 50	-	65,000	49,000	115,240	-	27,036 06	-	-	-	4,610	5,887 38	5,875 85	12,303 71	540 48	231,507	1,075,620	5,141 49	6 4-5 "	6 "	6 "	-	8,600	-	25,305 70	
	Mercantile Marine, - -	300,000	-	274,600	-	-	-	-	1,191 66	942 16	1,849 06	-	-	4,251 20	7,000	21,276 86	40,637 24	61,914 10	1,710 55	1,771,597	-	-	4 4-5 "	6 "	6 "	13,000 00	-	-	51,288 20	
	Merchants', - - - -	500,000	15,000 00	409,200	-	-	100,000	20,350	74,565 14	-	13,330 22	59,192 35	-	4,900	45,100	42,409 03	134,034 62	176,443 65	10,149 13	8,845,242	12,150,384	72,496 11	26 1-4 "	6 "	-	-	21,700	2,028 51	83,411 04	
	National, - - - -	500,000	-	288,100	-	-	30,545 61	225,180	28,400	74,387 64	7,597 51	-	-	25,000	36,000	12,294 29	65,949 69	78,243 98	1,306 42	6,246,954	6,594,836	44,559 63	9 "	6 "	6 "	-	44,300	10,210 45	55,615 89	
	Neptune, - - - -	200,000	-	123,680	-	4,500	-	60,500	16,102 33	-	25,507 64	-	-	-	25,000	37,025 76	122,805 55	159,831 31	-	4,161,567	1,429,299	10,412 47	7 1-5 "	6 "	6 "	-	-	1,354 48	119,881 86	
	New England Marine, - -	300,000	-	169,933 62	-	-	94,152 93	20,000	3,530	1,577 58	10,703 95	9,597 97	7,000	18,427 14	3,000	17,158 78	47,976 22	65,135	401 37	1,757,970	-	-	6 40-100 "	6 "	-	-	400	-	45,782 20	
	Ocean, - - - - -	200,000	-	160,900	-	24,000	-	-	-	15,120 82	26,922 78	119,767 42	-	25,500	55,100	228,046 18	168,571 68	396,617 86	-	3,653,695	2,357,764	10,843 08	20 "	6 "	6 "	123,287 40	-	1,752 98	392,522 92	10 of $100 each.
	Protection, - - - -	200,000	-	96,000	-	8,367 95	-	8,400	4,397 70	2,547 70	1,569 76	-	-	12,465	15,875	24,198 62	24,891 18	49,089 80	4,083 63	464,644	797,493	5,004 06	3 "	6 "	7 "	48,698 90	700	3,331 60	137,720 66	
	Suffolk, - - - -	300,000	-	157,673 74	-	22,500	67,000	18,500	19,054 50	14,054 50	12,246 89	-	-	8,700	43,000	17,985 71	18,668 13	36,653 84	4,128 98	884,956	-	-	8 1-5 "	6 "	6 "	-	-	-	51,674 12	
	Tremont, - - - -	200,000	-	121,641 50	1,000	50,375	-	12,000	36,747 75	13,500	11,633 72	60,000	-	7,423 98	5,000	32,094 32	65,473 85	97,568 17	1,067 30	2,874,489	1,260,744	7,460	10 "	6 "	-	-	-	2,090 80	54,640 99	
	United States, - - -	200,000	-	103,500	-	13,000	44,800	-	22,979 00	1,741	2,304 77	10,282 71	-	-	-	24,428 19	49,450 79	73,878 98	1,500	1,307,380	192,633	729 33	7 3-5 "	6 "	-	-	11,450	-	30,846 89	
	Warren, - - - -	100,000	-	53,800	-	8,232 80	2,700	16,576 25	8,271 71	-	8,029 41	-	-	7,048 80	17,500	31,817 73	27,719 07	59,536 80	3,850	503,556	-	.	3 5-8 "	6 "	6 "	7,000 00	-	-	40,372 02	
	Washington, - - - -	200,000	-	81,170	-	-	-	79,000	35,500	-	8,731 45	20,133 20	-	-	2,850	16,250 71	52,114 93	68,365 64	-	1,682,132	-	-	12 1-5 "	6 "	-	-	3,000	-	30,855 30	
	Offices in Boston, - -	6,450,000	17,641 00	3,681,910 61	23,112 50	451,136 75	628,310 70	1,021,292 63	852,280 44	136,859 40	248,443 73	543,401 96	54,258	252,129 88	364,927 50	678,647 37	1,224,455 41	1,901,316 04	50,810 46	49,841,588	52,198,185	344,964 73				215,986 30	155,500	110,242 19	1,474,156 96	

INSURANCE RETURNS—*Continued.*

Places where Located.	NAMES.	Capital.	United States Stocks & Treasury Notes.	Massachusetts Bank Stocks.	State Stocks.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by mortgage on the same.	Loans on collateral and personal security.	Loans on personal security only.	Cash on hand.	Reserved or Contingent Funds.	Invested in Rail Road Stock.	Losses ascertained and unpaid.	Amount of estimated losses exclusive of such as are returned as ascertained and unpaid.	Amount of Premium notes on risks terminated.	Amount of Premium notes on risks not terminated.	Total amount of Premium notes.	Amount of notes considered bad or doubtful, not charged to profit and loss.	At Risk. Marine.	At Risk. Fire.	Amount of Premium on Fire Risks undetermined.	Average Annual Dividends for five preceding years, or since incorporated.	Highest rate of Interest received on loans, excepting on Bottomry or Respondentia.	Highest rate of Interest or Discount paid for moneys borrowed by the Company.	Amount borrowed, and on what security.	What amount of the Capital Stock is pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for.
Gloucester,	Gloucester,	$50,000	-	$34,700	-	-	-	$10,740	-	$1,000	$1,441 16	-	-	$2,895 03	$5,155	$9,173 81	$4,271 73	$13,445 54	$184 50	$58,525	$2,200	$14 63	5 4-5 pr. ct.	6 pr. ct.	6 pr. ct.	-	-	$2,500	$13,856 72	-
Lynn,	Lynn Mechan. Fire and Marine,	50,000	-	37,200	-	-	-	-	$10,700	2,100	1,098 25	$7,073 25	-	700	-	9,157 15	673 82	10,214 91	-	54,455	156,557	828 69	18 4-5 "	6 "	-	-	-	1,040	2,941 77	-
	Union Fire and Marine,	50,000	-	11,100	-	-	-	31,170	2,900	-	2,209 68	3,000 00	-	-	-	2,481 99	1,402 50	3,884 49	-	22,522	29,275	288 25	-	6 "	6 "	-	-	-	-	10
Marblehead,	Marblehead Marine,	100,000	-	100,000	-	-	-	-	-	-	2,662 00	-	-	-	-	4,926 65	5,937 75	10,864 40	220	189,445	-	-	10 "	-	-	-	-	-	2,732	-
	La Fayette Fire and Marine,	100,000	207 08	55,585 90	-	$1,786 67	-	18,686 97	17,536 30	-	6,050 48	-	-	-	3,100	3,612	3,866 12	7,478 12	109 37	105,150	94,529	523 10	3 1-2 "	6 "	-	-	-	-	5,481 91	-
Salem,	Essex,	100,000	-	76,200	-	8,000 00	$8,347 46	2,000	1,888	700	983 55	5,000	-	1,394 40	1,000	11,246 69	20,588 08	31,834 77	500	932,073	-	-	7 71-100 "	6 "	-	-	-	-	21,817 46	-
	Oriental,	200,000	-	170,633 33	6,000	-	-	20,700	6,500	-	3,019 39	4,333 33	-	97 09	400	8,001 71	16,549 62	24,551 33	-	586,375	318,410	2,018 30	10 2-5 "	6 "	-	-	-	40 22	12,303 62	-
	Salem Commercial,	200,000	-	121,295 20	16,000	10,000	-	9,500	37,200	-	3,187 79	4,581 62	-	-	-	7,398 63	17,498 15	24,896 78	248 65	544,056	-	-	8 1-5 "	6 "	-	-	-	-	17,879 07	-
	Salem Marine,	200,000	-	181,612 50	-	-	-	-	-	-	17,634 50	-	-	-	-	3,810 10	3,700 50	7,510 60	11 50	157,500	-	-	7 "	6 "	-	-	-	-	-	-
	Union Marine,	100,000	-	88,461 89	-	-	-	2,000	8,600	-	2,631 67	-	-	-	-	2,193 07	6,712 08	8,905 15	-	262,785	-	-	8 "	6 "	-	-	-	-	2,002 06	-
Springfield,	Springfield Fire,	100,000	-	40,740	-	-	-	6,000	13,800	46,649 97	307 18	8,763 25	-	-	-	-	-	-	-	-	1,194,051	9,110 98	12 4-5 "	6 "	6 "	-	-	12,010 50	-	-
Fairhaven,	Fairhaven,	100,000	-	84,000	-	11,500	-	3,500	1,000	-	2,795 97	-	-	2,332 60	7,200	8,757 37	32,806 98	42,204 74	740 39	832,025	-	-	14 4-5 "	6 "	6 "	-	-	-	28,473 95	-
New Bedford,	Bedford Commercial,	150,000	-	150,000	-	-	-	-	2,544	7,735 78	11,262 21	29,721 82	-	7,452	1,800	17,431 83	105,702 26	123,134 09	-	2,303,737	-	-	20 1-5 "	6 "	6 "	-	-	-	45,210 60	-
	Mechanics,	100,000	-	102,500	-	-	-	-	-	3,595 58	1,084 62	19,583 11	-	339 80	3,683	11,377 91	80,683 47	92,061 38	21	1,748,010	-	-	11 1-5 "	6 "	6 "	-	-	-	21,424 38	-
	Merchants',	100,000	-	100,000	-	-	1,622	-	-	3,632 51	222	-	-	1,700	-	9,953 87	72,593 48	82,547 35	-	1,780,355	-	-	-	6 "	6 "	-	-	-	52,051 84	-
Plymouth,	Old Colony,	50,000	-	22,700	-	-	-	14,250	7,950	564 80	1,026 66	-	-	5,168 01	1,250	12,851 27	12,395 05	25,246 32	778 50	164,474	-	-	6 3-4 "	6 "	6 "	-	-	-	12,552 91	-
Provincetown,	Fishing,	40,000	-	-	-	-	-	37,240	-	2,760	663	-	-	-	-	3,151	1,186	4,337	-	20,075	-	-	4 "	6 "	6 "	-	-	-	-	-
Nantucket,	Commercial,	75,000	-	61,430	-	6,000	6,796	-	800	-	3,422 63	-	-	-	-	1,779 43	23,103 03	24,882 46	626 27	355,060	-	-	5 "	6 "	-	-	-	-	8,197 73	-
	Phœnix,	No Return.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Offices out of Boston,	1,865,000	207 08	1,438,158 82	22,000	37,286 67	16,765 46	155,786 97	111,418 30	68,738 64	61,702 74	82,056 38	-	22,078 93	23,588	127,304 48	409,670 62	537,999 43	3,440 18	10,116,622	1,795,022	12,783 95	-	-	-	-	-	15,590 72	246,926 02	-
	Total,	8,315,000	17,848 08	5,120,069 43	45,112 50	488,423 42	645,076 16	1,177,079 60	963,698 74	205,598 04	310,146 47	625,458 34	54,250	274,208 81	388,515 50	805,951 85	1,634,126 03	2,439,315 47	54,250 64	59,958,210	53,993,207	357,748 68	-	-	-	215,986 30	155,500	125,832 91	1,721,082 98	-

REMARKS.

American, at Boston. The bank stock owned, is in the following banks: Union, $8,700; Merchants, (in Boston,) 10,000; New England, 6,700; Rail-road, 16,000; Boston, 7,500; Oriental, 4,912 50; Globe, 10,000; Columbian, 1,600; and Eagle, 1,500. The rail-road stock is as follows, viz.: Boston and Lowell, 10,000; Boston and Worcester, 3,000; and Boston and Providence, 5,000. The amount of Fire losses paid the last year, includes return premiums. The return states an amount of "stock notes," $88,299 99 cts.

Atlantic, do. The bank stock owned, is in the following banks: Traders, $22,600; Rail-road, 30,200; Oriental, 35,000; American, 12,700; Massachusetts, 4,500; Atlantic, 4,900; State, 4,500; Granite, 15,400; Atlas, 30,500; Hancock, 6,000; Union, 10,100.

Atlas, do. The bank stock owned, is in the following banks: Atlas, $32,300; Boston, 850; Traders, 3,000; and City, 1,000.

Boston, do. The bank stock owned, is in the following banks: Rail-road, $40,000; New England, 22,000; Globe, 20,000; Suffolk, 14,000; Union, 10,000; Merchants, (in Boston,) 10,000; Tremont, 7,000; Granite, 6,600; Massachusetts, 5,000; Traders, 5,000; North, 5,000; Atlas, 5,000; Warren, 2,000; and Washington, 1,000. The rail-road stock is as follows, viz. Taunton Branch, 18,058; Boston and Lowell, 5,000; Boston and Worcester, 3,000; and Boston and Providence, 2,000. In the amount of premium notes on risks not terminated, is included, amount of "premiums in cash," 2,327 22. The return states an "unclaimed dividend" of $25.

Boylston Fire and Marine, do. The bank stock owned, is $250,000 in the Washington Bank.

Columbian, do. The return does not state the amount of capital. In the column of United States Stocks and Treasury Notes, the amount is stated to consist of the latter. The bank stock owned, is in the following banks: Merchants, (in Boston,) $30,000; Granite, 14,000; Tremont, 15,000; North, 16,000; General Interest, 20,000;

Eagle, 4,000; Union, 1,000. The amount in the column of "Loans on collateral and personal security," as stated in the return, also includes "Loans on personal security only." Invested in the Worcester Rail-road, 1,200 "Amount of losses ascertained and unpaid," also includes "Amount of estimated losses exclusive of such as are returned as ascertained and unpaid," as stated in the return. In addition to the average of dividends for five preceding years, the return gives the average since commencing business, sixteen years, 10 656 per cent.

Firemen's, at Boston. The bank stock owned, is in the following banks: American, $6,000; Atlas, 15,000; Columbian, 11,000; Commercial, (in Boston,) 15,500; Globe, 25,500; Granite, 19,700; Hamilton, 5,000; Hancock, 8,000; Merchants, (in Boston,) 15,000; Market, 40,000; New England, 2,500; North, 20,000; Oriental, 66,400; Traders, 25,000; Union, 7,000; People's, 4,000; Rail-road, 17,500; Worcester, 13,500; Bank of Brighton, 3,300. The amount borrowed is on real estate as security.

Fishing, do. The bank stock owned, is in the following banks: Market, $11,000; Hancock, 17,000; Fulton, 2,700; and Warren, 2,000.

Franklin, do. The bank stock owned, is in the following banks: Atlantic, $20,000; Atlas, 20,000; American, 7,900; City, 13,800; Falmouth, 3,500; Globe, 76,200; Granite, 1,200; Bank of Norfolk, 10,000; Oriental, 15,000; State, 24,840; and Union, 6,300.

Hope, do. The bank stock owned, is in the following banks: Atlas, $68,175; Columbian, 2,160; Oriental, 20,439 25; Merchants, (in Boston,) 1,075; and North, 1,746. In the "Amount of losses," the salvage is not ascertained.

Manufacturers, do. The bank stock owned, is in the following banks: City, $70,000; Atlantic, 33,900; Oriental, 21,300; Shoe and Leather Dealers, 13,642; Tremont, 8,400; State, 6,600; New England, 4,900; Merchants, (in Boston,) 4,472; and Traders, 500. In the amount of "Marine Risks," all "open policies" are included—"the amount supposed to be at risk is only about one fifth part of this sum."

Massachusetts Fire and Marine, do. The bank stock owned, is in the following banks: Atlantic, $30,000; Boston, 10,000; State, 6,000; and Massachusetts, 4,000. Stock of the City of Boston, $2,000, included in the column of "State Stock."

Mercantile Marine, at Boston. The bank stock owned, is in the following banks: American, $11,700; Atlantic, 25,000; City, 25,800; Columbian, 17,000; Eagle, 15,000; Globe, 38,000; New England, 16,000; Bank of Norfolk, 3,500; North, 23,000; State, 15,000; Suffolk, 53,800; Tremont, 12,800; and Union, 18,000. The amount borrowed, is on the Company's promissory note.

Merchants, do. The amount of $15,000 is in Treasury notes. The bank stock owned, is in the following banks: Eagle, 200,000; Globe, 73,000; New England, 10,000; Shoe and Leather Dealers, 10,000; Merchants, (in Boston,) 51,600; and Suffolk, 64,600. In addition to the amount of premium notes, and notes for moneys loaned,

the Company have other notes received for balances due for settlements, &c. amounting to . . .	$5233 84
Certificate for Spanish Claims, ...	14,355 74
Suspended Debts, Notes charged, Bad Debts' account, the value of which is uncertain, ...	9,393 34
	$28,982 92

National, do. The bank stock owned, is in the following banks: Hamilton, $250,000; Merchants, (in Boston,) 10,000; Rail-road, 5,000; Shoe and Leather Dealers, 8,500; Shawmut, 4,400; Market, 7,000; Commercial, (in Boston,) 2,000; and Traders, 1,200.

Neptune, do. The bank stock owned, is in the following banks: American, $3,100; Merchants, (in Boston,) 2,500; Atlantic, 14,900; Granite, 5,000; Oriental, 33,000; Massachusetts, 20,000; Shoe and Leather Dealers, 10,000; Shawmut, 5,000; Commercial, 4,600; Union, 6,300; State, 4,080; Tremont, 5,200; and General Interest, 10,000.

New England Marine, do. The bank stock owned, is in the following Banks: Atlas, $7,344; Boston, 10,897 91; Columbian, 24,564 50; City, 4,210 50; Eagle, 11,395; Globe, 28,008 75; Hamilton, 19,300; Massachusetts, 6,686 25; New England, 6,629 25; Suffolk, 31,071; State, 4,581 96; Shoe and Leather Dealers, 5,000; and Union, 10,244 50. Invested in the Boston and Lowell Rail-road, $7,000.

Ocean, do. The bank stock owned, is in the following banks: Merchants, (in Boston,) $92,900; South, 50,000; Bank of General Interest, 10,000; and Randolph, 8,000. The amount borrowed is on Company's notes and bank stock.

Protection, at Boston. The bank stock owned, is in the following banks: South, $95,500; Bank of Norfolk, 500. The rate of interest, 7 per cent., the return states, was paid for a "short time." The amount borrowed is on the security of the Company's notes, with bank stock as collateral.

Suffolk, do. The bank stock owned, is in the following banks: North, $23,945 37; American, 10,385 25; State, 2,040; Boston, 5,683; Tremont, 9,701; New England, 21,479 75; Suffolk, 12,280; Atlantic, 13,286 25; City, 4,270; Market, 1,040; Bunker Hill, 3,313 12; Bank of Brighton, 2,050; and Bank of General Interest, 48,200.

Tremont, do. The bank stock owned, is in the following banks: Granite, $40,941 50; Hancock, 36,700; Fulton, 33,000; Atlas, 5,000; Market, 300; North, 200; Commercial, 3,800; and Merchants, (in Boston,) 1,700. The company also own, of 5 per cent. stock of the city of Boston, $1,000, included in the column of "state stock."

United States, do. The bank stock owned, is in the following banks: Commercial, $88,300; American, 13,200; and Fairhaven Bank, 2,000.

Warren, do. The bank stock is $53,800 in the Shawmut Bank. The amount borrowed is on notes of the company.

Washington, do. The bank stock owned, is in the following banks: Atlantic, $9,300; City, 2,600; Columbian, 5,600; Eagle, 2,100; Globe, 11,600; Massachusetts, 9,750; New England, 15,200; North, 7,500; Suffolk, 2,000; State, 4,020; Traders, 6,500; and Union, 5,000.

Gloucester, at Gloucester. The bank stock owned, is in the following banks: the Gloucester, $29,900; Massachusetts, 2,500; American, 2,000; and Ipswich, 3,00.

Lynn Mechan. Fire and Marine, at Lynn. The bank stock owned, is in the following banks: Lynn Mechanics, $34,700; and Randolph, 2,500. Debts owed for re-insurance, $3,545 97. Dividend unpaid, $120.

Union Fire and Marine, do. The bank stock owned, is in the following banks: Nahant, $10,600; Lynn Mechanics, 500. The average dividends for the first three years, 12 per cent. No dividend the last two years. Fifty-one shares are pledged to the company, but the value of the shares is not stated.

Marblehead Marine, at Marblehead. The bank stock owned, is in the following banks: Marblehead, $12,000; Suffolk, 15,000; New England, 15,000; Globe, 15,000; Eagle, 10,000; Columbian, 10,000; Atlantic, 4,500; Oriental, 4,500; City, 4,000; American, 4,000; Boston, 3,500; North, 2,500.

La Fayette Fire and Marine, at Marblehead. The bank stock owned, is in the following banks: Hancock, $5,121; Grand, 38,348 95; Fulton, 1,115 95; Nahant, 11,000. The company hold $207 08 in Treasury Notes.

Essex, at Salem. The bank stock owned, is in the following banks: South, $50,000; Bank of General Interest, 25,600; Naumkeag, 600.

Oriental, do. The bank stock owned, is in the following banks: Asiatic, $70,200; American, 4,500; Exchange, 6,533 33; Grand, 10,000; Granite, 8,600; Hancock, 11,000; Ipswich, 12,000; Lynn Mechanics, 10,600; Mercantile, 3,800; Merchants, (in Salem,) 400; Naumkeag, 25,000; Salem, 2,000; and Village, 6,000.

Salem Commercial, do. The bank stock owned, is in the following banks: Exchange, $61,799 98; Commercial, (in Salem,) 11,866 65; Asiatic, 1,628 57; Naumkeag, 25,000; Massachusetts, 5,000; State, 3,000; Union, 6,000; and American, 7,000. The company also own, of stock of the city of Boston, $16,000, included in the column of "state stock."

Salem Marine, do. The bank stock owned, is in the following banks: Marblehead, $9,850; Union, 8,200; Salem, 98,700; Beverly, 3,562 50; Oriental, 11,900; Traders, 7,300; Warren, 9,000; North, 9,600; South, 12,000; Merchants, (in Boston,) 1,500; and Bank of General Interest, 10,000. The company also own $7,900 shares in Salem Turnpike and Chelsea Bridge Stock.

Union Marine, do. The bank stock owned, is in the following banks: State, 6,900; Massachusetts, 5,500; City, 5,200; New England, 4,000; Marblehead, 7,200; Naumkeag, 14,400; Salem, 10,000; Exchange, 8,666 66⅔; Mercantile, 10,300; Commercial, (in Salem,) 7,666 66⅔; Merchants, (Salem,) 5,100; Asiatic, 3,028 57 1-7; and Danvers, 500. The return also states 4 instalments Naples Claims, $8,000; and "amount due capital stock and uninvested," $938 10.

Springfield Fire, at Springfield. The bank stock owned, is in the following banks: Chicopee, $24,000; and Springfield, 16,740.—Twenty shares of the capital stock are pledged to the company, but the amount is not stated.

Fairhaven, at Fairhaven. The bank stock owned, is in the following banks: Fairhaven, $76,200; Merchants, (in Boston,) 7,000; and Merchants, (in New Bedford,) 800.

Bedford Commercial, at New Bedford. The bank stock owned, is in the following banks: Bedford Commercial, $108,000; Marine, 10,000; Merchants, (in New Bedford,) 10,000; Fall River, 19,300; and Suffolk, (Boston,) 2,700.

Mechanics, do. The bank stock owned, is in the following banks: Mechanics, (New Bedford,) $87,500; Marine, 15,000.

Merchants, do. The bank stock owned consists of $100,000 in the Merchants Bank, (in New Bedford.) The return states the average annual dividends, for five preceding years, "$22 60 per annum."

Old Colony, at Plymouth. The bank stock owned, is in the following banks: Wareham, $3,500; Duxbury, 800; Rail-Road, 7,000; Union, 1,200; Market, 4,000; New England, 1,500; Commercial, 4,100; and Old Colony, 600.

Commercial, at Nantucket. The bank stock owned, is in the following banks: Pacific, $37,720; and Manufacturers and Mechanics, (in Nantucket,) 23,710.

No return has been received from the Nantucket Phœnix Insurance Company.

The return from the La Fayette, at Marblehead, is signed by the President and Secretary—and that from the Commercial, at Nantucket, is signed by the Secretary; but neither are sworn to.

INSURANCE ABSTRACT

FOR DECEMBER,

1839.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL:

EXHIBITING THE CONDITION OF THOSE

INSTITUTIONS ON THE FIRST DAY OF DECEMBER,

1839:

PREPARED BY THE

SECRETARY OF THE COMMONWEALTH.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS.
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1840.

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1839
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Commonwealth of Massachusetts.

SECRETARY'S OFFICE, Jan. 7, 1840.

To the Honorable Senate, and
Honorable House of Representatives:

In compliance with the provisions of the Act of the 18th of April, 1837, I have the honor to submit an Abstract of Returns from Insurance Companies, incorporated with *specific* capital within the State, concerning their condition on the first day of December last. As these corporations are not required by law to file any notice with this Department of the acceptance or discontinuance of their charters, I had no official or certain knowledge of what offices were, or were not, actually in existence. Blanks were, however, forwarded to the addresses of such as were commonly supposed to be in operation, and returns from all of them are embraced in this Abstract.

Very respectfully, your obedient servant,

JOHN P. BIGELOW,

Sec'ry of the Commonwealth.

ABSTRACT OF THE RETURNS of the several Insurance Companies in the Commonwealth—shewing the state of said Corporations on the first day of December, A. D. 1839.

PLACES WHERE LOCATED.	NAMES.	CAPITAL.	United States Stocks & Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by mortgage on the same.	Loans on collateral and personal security.	Loans on personal security only.	Cash on hand.	Reserved or Contingent Funds.	Invested in Rail Road Stock.	Losses ascertained and unpaid.	Amount of estimated losses exclusive of such as are returned as ascertained and unpaid.	Amount of Premium notes on risks terminated.	Amount of Premium notes on risks not terminated.	Total amount of Premium notes.	Amount of notes considered bad or doubtful, not charged to profit and loss.	At Risk. Marine.	At Risk. Fire.	Amount of Premium on Fire Risks undetermined.	Average Annual Dividends for five preceding years, or since incorporated.	Highest rate of Interest received on loans, excepting on Bottomry or Respondentia.	Highest rate of Interest or Discount paid for moneys borrowed by the Company.	Amount borrowed, and on what security.	What amount of the Capital Stock is pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for.
Boston, - -	American, - - - -	$300,000	-	$84,300 00	-	$22,300 00	$44,664 11	$10,000 00	$72,100 00	$650 00	$827 57	-	$18,500 00	$26,700 00	$10,700 00	$34,883 07	$70,254 43	$105,137 50	$2,596 63	$2,747,075	$3,976,132	$21,258 89	10 8-10 pr. ct.	6 per cent.	-	-	$3,925 00	$10,963 37	$68,452 66	
	Atlantic, - - - -	250,000	-	174,812 50	-	-	-	59,500	22,000	-	1,238 20	$22,962 56	-	-	11,600	14,711 47	31,487 65	46,199 12	-	1,399,775	-	-	6 2-5 "	6 "	6 per cent.	-	-	-	21,245 57	
	Atlas, - - - - -	300,000	-	37,150	-	141,000	65,687 46	29,750	6,050	-	6,747 36	-	-	-	8,000	11,897 76	33,918 52	45,816 28	-	1,041,273	612,740	2,691 51	6 4-5 "	6 "	6 "	-	-	7 64	52,727 44	
	Boston, - - - - -	300,000	-	172,600	$10,000	25,000	-	91,300	13,882 52	1,500	3,585 62	72,993 62	43,058	13,900	-	13,567 48	54,810 24	68,377 72	395 75	1,827,149	-	-	12 "	6 "	-	-	-	-	18,732 71	
	Boylston Fire and Marine, -	300,000	-	250,000	-	-	46,700	3,300	-	-	10,458 81	4,747 54	-	825	32	5,132 93	2,671 04	7,803 97	1,013 32	145,850	1,670,453	8,191 96	7 1-5 "	6 "	-	-	-	6,458 10	836 93	
	Columbian, - - - -	300,000	-	110,800	-	15,000	5,900	99,108 84	79,798 29	-	3,146 85	47,000	5,200	2,700	10,000	89,600	800 00	39,400	1,000	15,000	-	-	6 3-5 "	6 "	6 "	-	5,800	-	58,000	
	Firemen's, - - - -	300,000	-	265,417 50	-	-	36,469 93	16,365	17,175	-	6,279 33	4,141 77	-	1,000	700	-	-	-	-	-	6,759,243	43,936 58	3 3-5 "	6 "	6 "	-	750	36,782 28	-	286 of $25 [each.
	Fishing, - - - -	100,000	-	47,000	-	11,335	-	12,879	33,079	9,054	2,344 30	-	-	7,070	7,400	31,145 18	27,074 67	58,219 85	4,500	491,654	-	-	4 4-5 "	6 "	-	-	1,250	-	37,603 10	2 of $50 [each.
	Franklin, - - - -	300,000	-	198,752 50	-	10,000	-	22,520 14	49,370	1,232 09	2,628 84	-	-	31,275	14,890	37,790 27	59,506 51	97,296 78	-	1,649,594	2,613,567	20,686 94	10 4-5 "	6 "	6 "	$9,000 00	20,000	28,047 85	110,472 71	
	Hope, - - - - -	200,000	-	94,934 62	-	37,000	-	-	65,022	-	7,806	18,249 45	-	-	7,550	13,351 67	13,480 40	26,832 07	-	491,480	-	-	6 4-100 "	6 "	6 "	2,000	14,300	-	13,042 72	
	Manufacturers, - - -	300,000	-	168,091 95	-	-	28,476 17	132,782 76	146,395 29	-	25,690 50	60,000	-	-	23,000	12,081 98	52,405 70	64,487 68	5,228 59	1,934,878	11,716,230	95,698 55	12 4-5 "	6 "	6 "	-	22,300	50,219 24	69,503 95	
	Massachusetts Fire and Marine,	300,000	-	50,000	17,000	-	65,000	55,000	115,315	-	22,554 89	-	-	-	2,930	4,263 30	8,441 86	13,337 14	631 98	248,251	1,276,050	5,421 77	6 3-5 "	6 "	6 "	-	8,600	-	4,929 42	
	Mercantile Marine, - -	300,000	-	277,100	-	-	-	-	10,442 16	942 16	4,085	-	-	1,773 20	15,300	27,740 24	54,718 42	82,458 66	629 36	2,181,613	-	-	3 1-5 "	6 "	6 "	-	-	-	59,106 82	
	Merchants, - - - -	500,000	-	448,000	-	-	100,000	24,712 67	76,700	-	22,430 33	99,114 25	-	47,000	15,500	41,201 97	121,324 86	162,526 83	5,907 17	8,588,987	12,300,959	71,430 84	25 46-100 "	6 "	6 "	-	19,700	22,458 61	124,889 20	
	National, - - - -	500,000	-	297,000	-	-	30,000	220,560	7,050	42,508 24	17,049 28	-	12,991 63	5,050	35,000	13,926 62	73,086 51	87,013 13	362 27	5,519,121	6,297,662	42,510 16	9 4-10 "	6 "	6 "	-	-	13,977 01	83,098 98	
	Neptune, - - - -	200,000	-	106,158 50	-	8,000	-	61,500	25,113 89	-	2,647 04	-	-	16,450	8,550	46,327 40	133,207 36	179,534 76	2,000	3,902,705	1,372,864	9,247 99	6 1-5 "	6 "	6 "	-	-	16,806 67	157,165 76	
	New England Marine, - -	300,000	-	179,933 62	-	-	94,152 93	17,500	10,800	4,558 34	2,911 69	37,852 77	7,000	9,745 26	1,500	38,426 81	49,773 79	88,200 60	1,135 37	1,765,910	-	-	6 "	6 "	-	-	5,100	-	67,117 57	
	Ocean, - - - - -	200,000	-	168,000	-	20,000	-	-	20,297 84	-	2,674 56	-	-	8,090	46,750	153,071 17	193,392 10	346,463 27	7,112 87	4,923,893	1,685,351	8,816 24	16 4-5 "	6 "	6 "	77,000	-	5,312 88	278,699 43	9 of $100 [each.
	Suffolk, - - - - -	300,000	-	150,113	-	5,000	80,000	-	7,854 01	-	3,547 60	-	-	4,500	5,200	16,370 45	30,684 77	47,055 22	4,914 29	1,213,674	-	-	8 1-5 "	6 "	6 "	5,000	-	-	105,314 32	
	Tremont, - - - -	200,000	-	97,130	1,000	50,000	-	12,000	39,855 49	882 19	10,655 52	15,000	4,697	7,142	20,000	39,912 75	79,567 72	119,480 47	2,000	2,762,258	1,689,130	8,585 27	10 "	6 "	-	-	-	7,000	83,505 88	
	United States, - - -	200,000	-	118,215 50	-	12,750	44,800	-	9,078 18	-	16,426 65	38,768 07	-	14,000	-	34,618 84	65,358 41	99,977 25	-	1,906,960	426,550	1,845 95	6 1-4 "	6 "	-	-	6,700	-	48,056 44	
	Warren, - - - -	100,000	-	49,800	-	17,199 83	2,700	16,470 66	9,005 41	1,938 67	5,752 80	-	-	3,570 20	11,500	28,781 87	39,666 91	68,448 78	3,100	1,024,480	-	-	2 3-4 "	6 "	6 "	4,000	-	-	43,483 04	
	Washington, - - - -	200,000	-	84,070	-	-	-	70,500	41,250	-	5,559 65	-	-	10,000	4,700	32,349 37	51,442 01	83,791 38	219 75	1,510,876	-	-	10 1-5 "	6 "	6 "	8,000	5,000	-	74,820 93	
	Offices in Boston, - -	6,250,000	-	3,629,379 69	28,000	374,584 83	644,550 60	955,749 07	877,634 08	63,265 69	187,048 39	420,830 03	91,446 63	210,790 66	260,802	741,152 60	1,247,073 88	1,937,858 46	42,747 35	47,292,456	52,396,931	340,322 65	-	-	-	105,000	113,425	198,033 65	1,580,805 58	

INSURANCE RETURNS—*Continued.*

Places where Located.	NAMES.	Capital.	United States Stocks & Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by mortgage on the same.	Loans on collateral and personal security.	Loans on personal security only.	Cash on hand.	Reserved or Contingent Funds.	Invested in Rail Road Stock.	Losses ascertained and unpaid.	Amount of estimated losses exclusive of such as are returned as ascertained and unpaid.	Amount of Premium notes on risks terminated.	Amount of Premium notes on risks not terminated.	Total amount of Premium notes.	Amount of notes considered bad or doubtful, not charged to profit and loss.	At Risk. Marine.	At Risk. Fire.	Amount of Premium on Fire Risks undetermined.	Average Annual Dividends for five preceding years, or since incorporated.	Highest rate of Interest received on loans, excepting on Bottomry or Respondentia.	Highest rate of Interest or Discount paid for moneys borrowed by the Company.	Amount borrowed, and on what security.	What amount of the Capital Stock is pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for.
Gloucester, - -	Gloucester, - - - -	$50,000	-	$36,250 00	-	-	-	$11,115 29	$1,100 00	$1,000 00	$340 71	-	$2,880 00	$965 36	$2,345 00	$9,587 05	$3,806 40	$13,393 45	$473 35	$55,075	-	-	5 4-5 pr. ct.	6 per cent.	6 per cent.	-	-	-	$9,758 37	-
Lynn, - - -	Lynn Mechan. Fire and Marine,	50,000	-	37,200	-	-	-	1,200	10,600	1,000	4,263 26	$7,852 46	-	-	2,600	14,734 36	460 89	16,108 42	-	42,208	$70,900	$719 25	18 “	6 “	-	-	-	-	2,393 8[illegible]	-
	Union Fire and Marine, -	50,000	-	11,100	-	-	$25,823 50	6,345 50	-	-	906 78	3,000	-	90	-	3,017 71	2,074 25	5,091 96	406 56	20,419	14,200	135 75	-	6 “	6 “	-	$9,800 00	$150 00	186 62	79 of $100 [each.
Marblehead, - -	Marblehead Marine, - -	100,000	-	105,000	-	-	-	-	-	-	1,608 90	-	-	-	-	5,425 25	10,529 75	15,955	488 25	248,020	-	-	9 “	-	-	-	-	-	5,467 65	-
Newburyport, -	Essex Marine, - - -	50,000	-	50,000	-	-	-	-	-	-	1,933 50	-	-	6,500	-	5,953 13	4,646 71	10,599 84	-	170,920	-	-	-	-	-	-	-	-	3,247 07	-
Salem, - - -	Essex, - - - - -	100,000	-	76,200	-	$8,000 00	8,347 46	2,000 00	1,200	449 78	895 99	5,000	-	110 59	1,650	16,063 30	19,077 54	35,140 84	475	778,505	26,900	165 25	6 “	6 “	6 “	$4,200 00	-	-	31,080 56	-
	Oriental, - - - -	200,000	-	170,070 83	$16,000	-	-	20,700	-	-	2,373 71	-	-	-	1,230 84	13,185 79	24,834 39	38,020 18	261	898,392	300,300	1,897 67	9 “	6 “	-	-	-	193	20,173 62	-
	Salem Commercial, - -	200,000	-	117,420 20	32,000	10,000	-	9,500	24,325	-	833 93	2,700 93	-	-	2,000	9,263 80	26,876 10	36,139 90	79 25	791,729	-	-	8 “	6 “	-	-	-	-	9,758 13	-
	Union Marine, - - -	100,000	$7,500	92,128 57	-	-	-	2,000	8,100	-	759 32	-	-	-	4,000	4,080	9,623 58	13,703 58	-	350,945	-	-	7 “	6 “	-	-	-	-	6,984 41	-
Springfield, - -	Springfield Fire, - - -	100,000	-	31,004	-	-	-	4,800	68,415 43	54,615 43	3,575 21	7,201 24	-	-	-	-	-	-	-	-	1,980,611	11,097 82	12 4-5 “	6 “	-	-	2,000	11,450 87	-	-
Fairhaven, - -	Fairhaven, - - - -	100,000	-	86,300	-	6,200	-	3,500	1,000	5,300	2,730 24	2,300	-	6,532 60	-	14,885 80	31,837 90	46,723 70	740 39	693,812	-	-	12 4-5 “	6 “	6 “	9,193 80	-	-	27,958 12	-
New Bedford, -	Bedford Commercial, - -	150,000	-	150,900	-	-	-	-	-	-	4,050	40,133	4,125	-	6,500	31,284	106,534	137,818	-	2,201,851	-	-	18 4-5 “	6 “	6 “	-	-	-	29,734	-
	Mechanics, - - - -	100,000	-	100,000	-	-	-	-	-	7,258 79	745 84	22,079 73	-	7,150	2,800	12,041 75	96,460 08	108,501 83	-	1,931,858	-	-	14 2-5 “	6 “	6 “	-	-	-	26,958 07	-
	Merchants, - - - -	100,000	-	100,000	-	-	1,685 89	-	-	4,110 14	-	28,371 47	2,750	-	-	19,825 44	79,065	98,890 44	-	1,882,021	-	-	18 6-10 “	6 “	6 “	-	-	-	34,239 34	-
	Pacific, - - - - -	100,000	-	91,500	-	-	2,000	-	6,500	-	85 66	-	-	-	220	4,164	38,155 08	42,319 08	-	1,043,801	-	-	-	5 1-2 “	-	-	-	-	5,507 34	-
Plymouth, - -	Old Colony, - - - -	50,000	-	23,850	-	-	-	14,600	10,550	1,500	1,894 46	-	-	1,410 21	7,560	11,027 84	12,725 99	23,753 83	316	-	-	-	6 2-3 “	6 “	6 “	-	-	-	9,452 95	-
Provincetown, -	Fishing, - - - -	40,000	-	-	-	-	-	37,240	-	2,760	976	-	-	1,100	400	3,107	2,168	5,365	-	-	-	-	4 3-4 “	-	6 “	-	-	-	-	-
Nantucket, - -	Commercial, - - - -	75,000	-	60,130	-	4,500	6,796	-	800	-	1,272 03	-	-	780	-	4,997 68	24,233 59	29,231 27	626 27	382,187	-	-	5 “	6 “	-	-	-	-	4,451 87	13 of $100 [each.
	Offices out of Boston, - -	1,715,000	7,500	1,339,053 60	48,000	28,700	44,652 85	113,000 79	132,590 43	77,994 14	29,245 54	118,638 83	9,755	24,638 76	31,305 84	182,733 90	493,109 25	676,756 32	3,866 07	11,491,743	2,392,911	14,015 74	-	-	-	13,393 80	11,800 00	11,793 87	227,351 98	-
	Total, - -	7,965,000	7,500	4,968,433 29	76,000	403,284 83	689,203 45	1,068,749 86	1,010,224 51	141,259 83	216,293 93	539,468 86	101,201 63	235,429 42	292,107 84	923,886 50	1,740,183 13	2,614,614 78	46,613 42	58,784,199	54,789,842	354,338 39	-	-	-	118,393 80	125,225 00	209,827 52	1,808,157 56	-

REMARKS.

American, at Boston. The bank stock owned, is in the following banks: Union, 87 shares, $8,700; Merchants, (in Boston,) 133 shares, 13,300; New England, 110 shares, 11,000; Rail-road, 160 shares, 16,000; Boston, 150 shares, 7,500; Oriental, 50 shares, 2,500; Globe, 150 shares, 15,000; Columbian, 78 shares, 7,800; Eagle, 25 shares, 2,500. The rail-road stock is as follows, viz. Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 30 shares, 3,000; Boston and Providence, 55 shares, 5,500. The return states an amount of "stock notes," 76,816 66; "also part of surplus;" 12 shares Hamilton Manufacturing Company, in Lowell, 12,000; 6 shares Tremont Mills, 6,000; 5 shares Lawrence, 5,000; 8 shares Merrimack, 8,799 21; 5 shares Waltham, 3,500.

Atlantic, do. The bank stock owned, is in the following banks: Traders, 226 shares, $22,600; Rail-road, 302 shares, 30,200; Oriental, 350 shares, 35,000; American, 127 shares, 11,112 50; Massachusetts, 18 shares, 4,500; Atlantic, 49 shares, 4,900; State, 75 shares, 4,500; Granite, 154 shares, 15,400; Atlas, 305 shares, 30,500; Hancock, 60 shares, 6,000; Union, 101 shares, 10,100.

Atlas, do. The bank stock owned, is in the following banks: Atlas, 323 shares, $32,300; Boston, 17 shares, 850; Traders, 30 shares, 3,000; City, 10 shares, 1,000. In addition to the average of dividends for five preceding years, the return gives the average since incorporated, 5 14-15 per cent.

Boston, do. The bank stock owned, is in the following banks: Rail-road, 400 shares, $40,000; New England, 220 shares, 22,000; Globe, 200 shares, 20,000; Suffolk, 200 shares, 20,000; Merchants, (in Boston,) 140 shares, 14,000; Union, 100 shares, 10,000; Shoe and Leather Dealers, 100 shares, 10,000; Tremont, 70 shares, 7,000; Granite, 66 shares, 6,600; Traders, 50 shares, 5,000; North, 50 shares, 5,000; Massachusetts, 20 shares, 5,000; Atlas, 50 shares, 5,000; Shawmut, 20 shares, 2,000; Washington, 10 shares, 1,000.

The rail-road stock is as follows, viz. Boston and Providence, 200 shares, 20,000; Taunton Branch, 200 shares, 18,058; Boston and Lowell, 10 shares, 5,000.

Boylston Fire and Marine, at Boston. The bank stock owned, is 2,500 shares in the Washington Bank, $250,000.

Columbian, do. The bank stock owned, is in the following banks: Merchants, (in Boston,) 400 shares, $40,000; General Interest, 200 shares, 20,000; North, 160 shares, 16,000; Tremont, 150 shares, 15,000; Granite, 140 shares, 14,000; Eagle, 40 shares, 4,000; Union, 10 shares, 1,000; Washington, 8 shares, 800. The amount in the column of "Loans on collateral and personal security," also includes "Loans on personal security only." The rail-road stock is as follows, viz. Boston and Worcester, 12 shares, $1,200; Boston and Providence, 40 shares, 4,000. The total amount of premium notes is stated in the return at $90,400; from which "deduct Company's notes for re-insuring, $51,000," leaving the balance carried out, as placed in the column of the abstract.

Firemen's, do. The bank stock owned, is in the following banks: American, 21 shares, $787 50; Atlas, 150 shares, 14,250; Brighton, 33 shares, 3,300; Columbian, 110 shares, 11,000; Commercial, (in Boston,) 155 shares, 7,130; Globe, 250 shares, 25,000; Granite, 197 shares, 19,700; Hamilton, 50 shares, 5,000; Hancock, 75 shares, 3,000; Merchants, (in Boston,) 160 shares, 16,000; Market, 400 shares, 36,000; New England, 25 shares, 2,500; North, 200 shares, 20,000; Oriental, 655 shares, 32,750; People's, 80 shares, 3,800; Rail-road, 175 shares, 17,500; Traders, 250 shares, 25,000; Suffolk, 22 shares, 2,200; Union, 70 shares, 7,000; Worcester, 135 shares, 13,500.

Fishing, do. The bank stock owned, is in the following banks: Hancock, 170 shares, $17,000; Fulton, 27 shares, 2,700; Market, 130 shares, 13,000; Shawmut, 143 shares, 14,300.

Franklin, do. The bank stock owned, is in the following banks: Atlantic, 210 shares, $21,000; Atlas, 200 shares, 20,000; American, 79 shares, 6,912 50; City, 138 shares, 13,800; Globe, 762 shares, 76,200; Granite, 12 shares, 1,200; Oriental, 150 shares, 15,000; State, 414 shares, 24,840; Union, 63 shares, 6,300; Falmouth, 35 shares, 3,500; Bank of Norfolk, 100 shares, 10,000. The amount borrowed is on the president's note, without collateral security. The capital stock pledged to the company is for $17,670 loaned.

Hope, at Boston. The bank stock owned, is in the following banks: Atlas, 680 shares, $68,175; Columbian, 20 shares, 2,160; Oriental, 210 shares, 20,844 25; Merchants, 13 shares, 1,375; North, 25 shares, 2,380 37. The answer to Amount of Losses ascertained and unpaid, is, "missing vessel." The amount of capital stock pledged to the company is for notes on demand.

Manufacturers, do. The bank stock owned, is in the following banks: City, 700 shares, $70,000; Atlantic, 335 shares, 33,900; Oriental, 284 shares, 14,200; Shoe and Leather Dealers, 240 shares, 23,419 95; Tremont, 84 shares, 8,400; State, 110 shares, 6,600; New England, 49 shares, 4,900; Merchants, 62 shares, 6,172; Traders, 5 shares, 500. The return states, that the amount of Marine Risks "includes all the company have at risk outstanding; but as they have many open policies by vessel or vessels, it is impossible to state the exact amount at hazard, on any particular day, but may be estimated one fifth of the sum."

Massachusetts Fire and Marine, do. The bank stock owned, is in the following banks: Atlantic, 300 shares, $30,000; Boston, 200 shares, 10,000; State, 100 shares, 6,000, Massachusetts, 16 shares, 4,000. Stock of the City of Boston, $2,000, is included in the column of State Stock.

Mercantile Marine, do. The bank stock owned, is in the following banks: Atlantic, 250 shares, $25,000; City, 258 shares, 25,800; Columbian, 170 shares, 17,000; Eagle, 150 shares, 15,000; Globe, 380 shares, 38,000; New England, 160 shares, 16,000; North, 230 shares, 23,000; State, 250 shares, 15,000; Suffolk, 720 shares, 72,000; Tremont, 128 shares, 12,800; Union, 130 shares, 13,000. The company also hold 116 shares in the American Bank, at par, $11,600; deducting 12½ per cent. received, the balance, 10,137 50, with 35 shares in the Norfolk Bank at par, 3,500, is estimated in the return at 4,500.

Merchants, do. The bank stock owned, is in the following banks: Eagle, 2,000 shares, $200,000; Globe, 730 shares, 73,000; Suffolk, 862 shares, 86,200; Merchants, (in Boston,) 688 shares, 68,800; New England, 100 shares, 10,000; Shoe and Leather Dealers, 100 shares, 10,000. The reserved or contingent funds are "included in the general mass of property." In the amount of losses ascertained and unpaid, the return states the fire losses at $19,500, and the marine, at 27,500. In addition to the amount of premium notes and notes for moneys loaned, the company have other notes, received for salvage property sold, for balances of accounts, &c.

amounting to - - - - -	$9,182 25
Certificates of Spanish Claims, - - -	14,355 74
	$23,537 99

The return remarks, that, "by the amount of marine risks undetermined, is to be understood the amount of contracts for insurance not marked off as being terminated. The amount actually undetermined is not and cannot be ascertained; but it is certain, that the amount actually at risk is much less than the amount not marked off."

National, at Boston. The bank stock owned, is in the following banks: Hamilton, 2,500 shares, $250,000; Merchants, 133 shares, 13,300; Shoe and Leather Dealers, 85 shares, 8,500; Market, 70 shares, 7,000; Atlas, 56 shares, 5,600; Rail-road, 50 shares, 5,000; Shawmut, 44 shares, 4,400; Traders, 12 shares, 1,200; Massachusetts, 8 shares, 2,000. In addition to the preceding, the return states 20 shares in the Commercial Bank, (in Boston,) but gives no estimated value. The rail-road stock is as follows, viz. Worcester, 41 shares, $4,100; Eastern, 153 shares, "cost" 8,891 63.

Neptune, do. The bank stock owned, is in the following banks: Massachusetts, 80 shares, $20,000; Atlantic, 149 shares, 14,900; Tremont, 57 shares, 5,700; Union, 72 shares, 7,200; State, 68 shares, 4,080; Merchants, 33 shares, 3,300; Granite, 50 shares, 5,000; Shoe and Leather Dealers, 100 shares, 10,000; Shawmut, 50 shares, 5,000; General Interest, 100 shares, 10,000; Boston, 30 shares, 1,500; Oriental, 330 shares, 16,500; American, 21 shares, 1,782 50; Commercial, (in Boston,) 46 shares, 1,196.

New England Marine, do. The bank stock owned, is in the following banks: Atlas, 68 shares, $7,344; Boston, 214 shares, 10,897 91; Columbian, 232 shares, 24,564 50; City, 42 shares, 4,210 50; Eagle, 109 shares, 11,395; Globe, 265 shares, 28,008 75; Hamilton, 190 shares, 19,300; Massachusetts, 27 shares, 6,686 25; New England, 63 shares, 6,629 25; Suffolk, 400 shares, 41,071; State, 75 shares, 4,581 96; Shoe and Leather Dealers, 50 shares, 5,000; Union, 100 shares, 10,244 50. The amount of reserved or contingent funds, as stated in the return, is after deducting losses ascertained and unpaid. The rail-road stock consists of 14 shares in the Boston and Lowell Rail-road, $7,000.

Ocean, do. The bank stock owned, is in the following banks: Merchants, (in Boston,) 1,000 shares, $100,000; South, 500 shares, 50,000; General Interest, 100 shares, 10,000; Randolph, 80 shares, 8,000. The amount borrowed is on the security of bank stock.

Suffolk, at Boston. The bank stock is in the following banks: American, 102 shares, $4,129; Atlantic, 133 shares, 12,768; Boston, 111 shares, 5,883; Bunker Hill, 30 shares, 3,000; Brighton, 20 shares, 2,000; City, 40 shares, 4,080; General Interest, 480 shares, 45,600; New England, 209 shares, 21,527; North, 204 shares, 21,280; Market, 10 shares, 880; State, 34 shares, 1,955; Suffolk, 169 shares, 17,407; Tremont, 98 shares, 9,604.

Tremont, do. The bank stock owned, is in the following banks: Granite, 423 shares, $41,881 50; Hancock, 375 shares, 22,500; City, 47 shares, 4,700; Atlantic, 10 shares, 952 50; Atlas, 50 shares, 5,000; Market, 13 shares, 1,300; North, 55 shares, 5,288; Commercial, 38 shares, 2,508; Merchants, (in Boston,) 23 shares, 2,300; Shoe and Leather Dealers, 20 shares, 1,960; Union, 15 shares, 1,500; State, 14 shares, 805; Tremont, 65 shares, 6,435. These stocks, with the exception of the Hancock and Commercial Banks, are returned at "cost." The company also own, of 5 per cent. stock of the city of Boston, $1,000, included in the column of "State stock," and 50 shares in the Taunton Branch Rail-road, "cost" $4,697.

United States, do. The bank stock owned, is in the following banks: Commercial, 883 shares, (34 per cent. dividend deducted,) $58,278; American, 133 shares, (12½ per cent. dividend deducted,) 11,637 50; Merchants, (in Boston,) 408 shares, 40,800; Eagle, 5 shares, 500; Shoe and Leather Dealers, 50 shares, 5,000; Fairhaven, 20 shares, 2,000. The return states that the "amount of marine risks undetermined," "includes open policies partly filled, the risks expired, but the policies not marked off."

Warren, do. The bank stock consists of 498 shares in the Shawmut Bank, $49,800. The amount borrowed is on the company's notes, with 40 shares of their bank stock as collateral.

Washington, do. The bank stock owned, is in the following banks: Atlantic, 93 shares, $9,300; City, 26 shares, 2,600; Columbian, 56 shares, 5,600; Eagle, 24 shares, 2,400; Globe, 86 shares, 8,600; Hamilton, 50 shares, 5,000; Massachusetts, 49 shares, 12,250; New England, 112 shares, 11,200; North, 75 shares, 7,500; Suffolk, 26 shares, 2,600; State, 67 shares, 4,020; Traders, 65 shares, 6,500; Tremont, 15 shares, 1,500; Union, 50 shares, 5,000. The amount borrowed, is on the security of Massachusetts bank stock.

Gloucester, at Gloucester. The bank stock owned, is in the following banks: Gloucester, 300 shares, $30,000; Massachusetts, 10 shares, 2,500; American, 20 shares, 1,750; Shoe and Leather Dealers, 12 shares, 1,200; Ipswich, 3 shares, 300; Shawmut, 5 shares, 500; Eastern Rail-road Stock, 48 shares, 2,880.

Lynn Mechanics Fire and Marine, at Lynn. The bank stock owned, is in the following banks: Lynn Mechanics, 347 shares, $34,700; Randolph, 25 shares, 2,500.

Union Fire and Marine, do. The bank stock owned, is in the following banks: Nahant, 106 shares, $10,600; Lynn Mechanics, 5 shares, 500. "No dividend for the last three years—prior to that time, 12 per cent. per annum." The amount of capital stock pledged to the company is for $4,050 loaned. The shares of the capital stock owned by the company, were "received in exchange for debts due the office."

Marblehead Marine, at Marblehead. The bank stock owned, is in the following banks: Marblehead, 120 shares, $12,000; Suffolk, 200 shares, 20,000; New England, 150 shares, 15,000; Globe, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; Atlantic, 45 shares, 4,500; Oriental, 45 shares, 4,500; City, 40 shares, 4,000; American, 40 shares, 4,000; Boston, 35 shares, 3,500; North, 25 shares, 2,500. An explanatory letter from the president states, that 12½ per cent. of the capital stock of the American Bank had been received, which was omitted to be noticed in the return.

Essex Marine, at Newburyport. The bank stock owned, is in the following banks: Merchants, (in Newburyport,) 618 shares, $30,900; Ocean, 146 shares, 14,600; Mechanics, (in Newburyport,) 32 shares, 3,200; Newburyport, 26 shares, 1,300. The return states, that the "amount of marine losses" has been paid since March, when the company commenced business.

Essex, at Salem. The bank stock owned, is in the following banks: South, 500 shares, $50,000; General Interest, 256 shares, 25,600; Naumkeag, 6 shares, 600. No collateral security was given for the amount borrowed.

Oriental, do. The bank stock owned, is in the following banks: Asiatic, 2,457 shares, $70,200; American, 45 shares, 3,937 50; Exchange, 196 shares, 6,533 33; Grand, 100 shares, 10,000; Granite, 86 shares, 8,600; Hancock, 110 shares, 11,000; Ipswich, 120 shares, 12,000; Lynn Mechanics, 106 shares, 10,600; Mercantile, 38 shares, 3,800; Merchants, (in Salem,) 4 shares, 400; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2,000; Village, 60 shares, 6,000.

Salem Commercial, at Salem. The bank stock owned, is in the following banks: Exchange, 927 shares, $61,799 98; State, 50 shares, 3,000; Asiatic, 57 shares, 1,628 57; Massachusetts, 20 shares, 5,000; Naumkeag, 250 shares, 25,000; American, 70 shares, 3,125; Commercial, (in Salem,) 178 shares, 11,866 65; Union, 60 shares, 6,000. The company also own, of stock of the city of Boston, $19,000, included in the column of "State stock."

Union Marine, do. The bank stock owned, is in the following banks: State, 115 shares, $6,900; Massachusetts, 22 shares, 5,500; City, 52 shares, 5,200; New England, 40 shares, 4,000; Marblehead, 72 shares, 7,200; Naumkeag, 144 shares, 14,400; Salem, 100 shares, 10,000; Commercial, (in Salem,) 131 shares, 8,733 33⅓; Mercantile, 103 shares, 10,300; Exchange, 145 shares, 9,666 66⅔; Asiatic, 106 shares, 3,028 57; Merchants, (in Salem,) 51 shares, 5,100; Warren, 16 shares, 1,600; Danvers, 5 shares, 500. The column of "loans on collateral and personal security," also includes "loans on personal security only." The return also states, "three instalments Naples Claims, about $7,500."

Springfield Fire, at Springfield. The bank stock owned, is in the following banks: Chicopee, 150 shares, $15,000; Springfield, 178 shares, 16,004.

Fairhaven, at Fairhaven. The bank stock owned, is in the following banks: Fairhaven, 762 shares, $76,200; Merchants, (in Boston,) 93 shares, 9,300; Merchants, (in New Bedford,) 8 shares, 800. The amount borrowed is on the company's note on demand.

Bedford Commercial, at New Bedford. The bank stock owned, is in the following banks: Bedford Commercial, 1,080 shares, $108,000; Marine, 100 shares, 10,000; Merchants, (in New Bedford,) 100 shares, 10,000; Fall River, 193 shares, 19,300; Suffolk, 36 shares, 3,600. The rail-road stock consists of 75 shares in the New Bedford and Taunton Rail-road, $4,125.

Mechanics, do. The bank stock owned, is in the following banks: Mechanics, (in New Bedford,) 875 shares, $87,500; Marine, 125 shares, 12,500. The return states the total amount of marine losses at $30,363 26; from which, salvage, amounting to $3,405 19, being deducted, leaves the net amount as entered in the column of the abstract.

Merchants, do. The bank stock owned, consists of 1,000 shares in the Merchants Bank, (in New Bedford,) $100,000. The rail-road stock consists of 50 shares in the New Bedford and Taunton Rail-road,

$2,750. The return states that the contingent funds consist of the real estate, personal securities, rail-road stock, and premium notes due, not paid.

Pacific, at New Bedford. The bank stock owned, is in the following banks: Marine, 269 shares, $26,900; Merchants, (in New Bedford,) 254 shares, 25,400; Commercial, (in New Bedford,) 149 shares, 14,900; Mechanics, (in New Bedford,) 122 shares, 12,200; Fairhaven, 116 shares, 11,600; Fall River, 5 shares, 500. The real estate consists of the "office on leased land." The amount entered in the column of "loans on collateral and personal security," consists of a loan to the town of New Bedford. This company was incorporated January 28th, 1839. No dividend has yet been made.

Old Colony, at Plymouth. The bank stock owned, is in the following banks: Rail-road, 70 shares, $7,000; New England, 15 shares, 1,500; Merchants, (in Boston,) 17 shares, 1,700; Union, 12 shares, 1,200; Market, 40 shares, 4,000; Commercial, (in Boston,) 41 shares, 2,050; Old Colony, 21 shares, 2,100; Wareham, 35 shares, 3,500; Duxbury, 8 shares, 800.

Commercial, at Nantucket. The bank stock owned, is in the following banks: Pacific, 371 shares, $37,720; Manufacturers and Mechanics, (in Nantucket,) 224 shares, 22,410.

☞ The value of Bank and Rail-road Shares, as specified in the preceding remarks, is stated, in each instance, as it is given in the official returns, although in many cases it probably does not correspond with either the market or par value of the shares.

The Secretary has been informed, that the Protection Insurance Company, in Boston, the Lafayette, in Marblehead, and the Salem Marine, in Salem, which were severally embraced in the last annual Abstract, have voted to discontinue their charters, and were not in operation on the first of December, except for the purpose of winding up their affairs.

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INSURANCE ABSTRACT

FOR DECEMBER,

1840.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL:

EXHIBITING THE CONDITION OF THOSE

INSTITUTIONS ON THE FIRST DAY OF DECEMBER,

1840:

PREPARED BY THE

SECRETARY OF THE COMMONWEALTH.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS.
....
1841.

STATE LIBRARY OF MASSACHUSETTS

SEP 10 [illegible]

STATE HOUSE, BOSTON

368M3
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1840
B

Commonwealth of Massachusetts.

SECRETARY'S OFFICE, Jan. 7, 1841.

To the Honorable Senate, and
Honorable House of Representatives:

In compliance with the provisions of the Act of the 18th of April, 1837, I have the honor to submit an Abstract of returns from Insurance Companies, incorporated with *specific* capital within the State, concerning their condition on the first day of December last. As these corporations are not required by law to file any notice with this Department of the acceptance or discontinuance of their charters, I had no official or certain knowledge of what offices were, or were not, actually in existence. Blanks were, however, forwarded to the addresses of such as were commonly supposed to be in operation, and returns from all of them are embraced in this Abstract.

Very respectfully, your obedient servant,

JOHN P. BIGELOW,

Secretary of the Commonwealth.

ABSTRACT OF THE RETURNS of the several Insurance Companies in the Commonwealth—shewing the state of said Corporations on the first day of December, A. D. 1840.

PLACES WHERE LOCATED.	NAMES.	CAPITAL.	United States Stocks & Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by mortgage on the same.	Loans on collateral and personal security.	Loans on personal security only.	Cash on hand.	Reserved or Contingent Funds.	Invested in Rail Road Stock.	Losses ascertained and unpaid.	Amount of estimated losses exclusive of such as are returned as ascertained and unpaid.	Amount of Premium notes on risks terminated.	Amount of Premium notes on risks not terminated.	Total amount of Premium notes.	Amount of notes considered bad or doubtful, not charged to profit and loss.	At Risk. Marine.	At Risk. Fire.	Amount of Premium on Fire Risks undetermined.	Average Annual Dividends for five preceding years, or since incorporated.	Highest rate of Interest received on loans, excepting on Bottomry or Respondentia.	Highest rate of Interest or Discount paid for moneys borrowed by the Company.	Amount borrowed, and on what security	What amount of the Capital Stock is pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for.
Boston, - -	American, - - - -	$300,000	-	$145,284 50	-	$15,000 00	$44,664 11	$9,000 00	$48,595 00	$600 00	$2,094 43	-	$46,488 00	$10,440 43	$2,500 00	$28,120 39	$66,806 79	$94,927 18	-	$2,372,569	$2,641,832	$14,558 30	10 pr. ct.	6 per cent.	-	-	-	$54,804 26	$70,650 88	-
	Atlantic, - - - - -	250,000	-	173,569 50	-	-	-	59,500	36,000	-	2,932 87	$39,803 71	5,000	9,000	5,000	9,748 75	33,595 72	43,344 47	$558 39	1,348,964	-	-	4 4-5 "	6 "	6 per cent.	-	-	-	25,995 90	-
	Atlas, - - - - -	135,000	-	12,300	-	54,500	6,949 49	8,000	3,500	-	19,263 56	-	-	-	5,000	-	-	26,403 18	-	233,550	120,420	-	4 3-5 "	6 "	6 "	-	-	-	38,431 38	-
	Boston, - - - - -	300,000	-	180,000	$10,000 00	-	-	86,800	5,675	-	5,191 16	50,024 03	47,000	-	20,000	15,357 87	56,676 34	72,034 21	165 44	1,485,684	-	-	11 "	6 "	-	-	-	-	79,318 26	-
	Boylston Fire and Marine, -	300,000	-	250,000	-	-	46,700	3,300	-	-	11,882 75	3,748 28	-	-	1,482	2,771 81	4,443 49	7,216 30	1,140 44	233,946	1,622,174	8,361 83	7 "	6 "	-	-	-	863 09	2,902 92	-
	Firemen's, - - - -	300,000	-	263,540	-	-	36,469 93	28,849	13,950	-	6,370 86	13,597 06	6,600 08	165 48	-	-	342	342	-	-	7,353,857	48,894 71	3 2-5 "	6 "	6 "	-	-	32,928 90	-	321 of $25 [each.
	Fishing, - - - - -	100,000	-	47,000	-	8,901 50	-	12,503 97	34,013 61	7,498 08	7,057 68	-	-	5,400	13,400	29,816 21	30,894 19	60,710 40	5,400	482,469	-	-	3 "	6 "	-	-	-	-	47,061 38	2 of $50 [each.
	Franklin, - - - -	300,000	-	192,541 50	-	3,128 81	-	22,531 14	43,370	-	2,122 11	-	-	2,200	15,000	29,096 55	58,967 16	88,063 71	-	1,420,536	2,079,327	15,281 83	8 "	6 "	6 "	$8,986 89	$21,100 00	53,592 88	67,523 19	-
	Hope, - - - - -	200,000	-	99,416 25	-	36,000	-	2,000	56,150	-	6,887 12	11,303 12	-	3,086 50	-	10,849 75	22,235 52	33,085 27	694	704,193	-	-	5 40-100 "	6 "	6 "	-	14,000	-	34,032 41	-
	Manufacturers, - - -	300,000	-	168,851 57	2,932 50	-	28,889 28	126,746 44	176,632 13	-	22,349 06	60,000	-	-	27,000	18,022 91	40,851 67	58,874 58	-	2,024,440	11,182,011	93,938 71	12 2-5 "	6 "	6 "	-	25,300	80,640 15	27,781 69	-
	Massachusetts Fire and Marine,	300,000	-	50,000	17,000	-	65,000	58,000	132,140	-	1,019 62	-	-	-	1,785	10,511 82	3,674 35	14,186 17	4,208 90	171,057	1,198,328	4,626 15	6 1-2 "	6 "	6 "	-	5,600	50	3,982 82	-
	Mercantile Marine, - - -	300,000	-	308,400	-	-	-	-	-	-	2,846 68	12,000	-	13,306	2,750	26,122 96	49,502 49	75,625 45	-	1,868,240	-	-	4 "	6 "	6 "	-	-	-	51,688 63	-
	Merchants, - - - -	500,000	-	474,000	-	-	100,000	24,712 67	75,906 44	2,306 44	3,673 93	98,494 57	-	2,344 21	25,000	36,516 77	106,170 11	142,686 88	8,654 04	6,902,537	12,580,768	77,209 29	25 46-100 "	-	6 "	-	13,100	81,101 72	147,889 90	-
	National, - - - - -	500,000	-	287,500	-	-	62,000	199,300	9,600	70,144 82	3,270 25	-	16,500	165 47	31,800	8,687 13	55,022 13	63,709 26	2,629 81	4,275,807	6,907,912	48,909 82	9 2-5 "	6 "	6 "	-	12,500	52,257 14	138,638 51	-
	Neptune, - - - -	200,000	-	113,121 19	18,000	-	-	71,800	26,037 90	-	26,860 78	-	-	21,600	12,800	30,521 01	159,675 34	190,196 35	-	4,232,978	1,184,674	8,014 29	6 4-5 "	6 "	6 "	-	-	10,189 16	110,511	-
	New England Marine, - -	300,000	-	179,933 62	-	-	100,000	17,500	-	184	2,819 33	17,252 51	7,000	11,113 76	-	32,421 06	56,878 04	89,299 10	1,951 75	1,564,781	-	-	6 "	6 "	6 "	5,000	-	-	90,237 90	-
	Ocean, - - - - -	200,000	-	162,125	-	20,000	-	-	10,000	10,575	1,120 27	-	-	16,437 46	30,950	116,537 59	121,889 23	238,426 82	17,862 34	2,098,777	1,340,640	7,328 73	12 4-5 "	6 "	6 "	65,000	700	3,117 11	228,278 50	9 of $100 [each.
	Suffolk, - - - - -	225,000	-	151,695	-	-	80,000	-	7,698 24	-	2,341 50	-	-	-	6,500	17,580 72	31,459 69	49,040 41	4,469	886,852	-	-	8 1-5 "	6 "	6 "	-	-	-	27,016	-
	Tremont, - - - -	200,000	-	84,702	1,000	73,500	-	6,000	22,840	-	11,754 23	25,000	4,697	9,900	7,400	43,024 03	105,640 94	148,664 97	1,518 25	2,528,007	1,297,886	7,324 28	10 "	6 "	-	-	-	3,600	97,878 77	-
	United States, - - - -	200,000	-	103,545 50	-	28,000	44,800	-	35,995	1,051 74	12,425 21	64,414 69	-	15,414	-	36,209 23	60,888 47	97,097 70	2,500	1,439,576	330,122	1,709 49	6 "	6 "	-	-	4,320	2,000	67,588	1 of $100
	Warren, - - - - -	100,000	-	5,300	-	13,790	1,800	18,870	6,490	1,250	4,948 08	-	-	475	7,725	27,747 18	39,169 16	66,916 34	1,774 68	612,470	-	-	3 4-5 "	6 "	6 "	-	-	-	48,329 05	-
	Washington, - - - -	200,000	-	10,100	-	-	-	63,000	31,000	3,401	475 77	29,483 94	-	8,000	1,000	27,841 11	55,487 92	83,329 03	500	1,391,305	-	-	10 1-5 "	6 "	6 "	-	8,000	-	36,106 96	-
	Offices in Boston, - -	5,710,000	-	3,60,925 63	48,932 50	252,820 31	617,272 81	818,413 22	775,593 32	97,011 08	159,707 25	425,121 91	133,285 08	129,048 31	217,092	557,504 85	1,160,270 75	1,744,179 78	54,027 04	38,278,737	49,839,951	336,157 43	-	-	-	78,986 89	104,620	375,144 41	1,441,844 05	-

INSURANCE RETURNS—*Continued.*

PLACES WHERE LOCATED.	NAMES.	CAPITAL.	United States Stocks & Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by mortgage on the same.	Loans on collateral and personal security.	Loans on personal security only.	Cash on hand.	Reserved or Contingent Funds.	Invested in Rail Road Stock.	Losses ascertained and unpaid.	Amount of estimated losses exclusive of such as are returned as ascertained and unpaid.	Amount of Premium notes on risks terminated.	Amount of Premium notes on risks not terminated.	Total amount of Premium notes.	Amount of notes considered bad or doubtful, not charged to profit and loss.	At Risk. Marine.	At Risk. Fire.	Amount of Premium on Fire Risks undetermined.	Average Annual Dividends for five preceding years, or since incorporated.	Highest rate of Interest received on loans, excepting on Bottomry or Respondentia.	Highest rate of Interest or Discount paid for moneys borrowed by the Company.	Amount borrowed, and on what security.	What amount of the Capital Stock is pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for.
Gloucester, - -	Gloucester, - - - -	$50,000	-	$36,070 00	-	-	-	$10,733 91	-	$734 15	$34 96	-	$4,800	-	$2,200	$8,740 81	$5,004 05	$13,744 86	$1,035 61	$71,169	-	-	5 2-5 pr. ct.	6 per cent.	6 per cent.	$1,185 43	-	-	$9,493 42	-
Lynn, - - -	Lynn Mechan. Fire and Marine,	50,000	-	37,200	-	-	-	1,200	$11,600 00	-	699 08	$8,364 65	-	-	-	10,215 14	695 43	11,353 39	799 08	42,752	$66,250	$661 75	17 1-5 "	6 "	6 "	-	-	-	3,456 47	-
	Union Fire and Marine, - -	50,000	-	11,100	-	-	$25,447 83	4,670	-	-	2,043 91	3,000	-	-	-	3,213 06	1,640 50	4,853 56	608 66	16,843	18,900	176	2 2-5 "	6 "	6 "	-	$5,500 00	-	171 28	139 shares of $100 ea.
Marblehead, - -	Marblehead Marine, - -	100,000	-	100,000	-	-	-	-	-	-	939 33	-	-	$5,000 00	-	8,110 75	12,616 92	20,727 67	488 25	314,640	-	-	9 "	-	-	-	-	-	8,681 41	-
Newburyport, -	Essex Marine, - - - -	50,000	-	50,000	-	-	-	-	-	-	1,493 13	4,639 08	-	3,000	-	24,324 04	9,489 73	33,813 77	-	224,229	-	-	6 " for 20 mths.	-	6 "	3,000	-	-	19,296 21	-
Salem, - - -	Essex, - - - - -	100,000	-	76,200	-	-	8,347 46	2,000	4,642 50	2,251 80	4,733 58	7,721 27	-	54	-	11,597 52	17,618 53	29,216 05	804 89	653,664	48,460	380 59	6 18-100 "	6 "	6 "	-	-	-	17,656 73	-
	Oriental, - - - - -	200,000	-	155,133 33	$25,000 00	-	-	17,000	3,000	-	2,406 60	-	-	-	900	15,265 07	22,142 22	37,407 29	-	686,115	265,500	1,664 62	8 4-5 "	-	-	-	-	-	14,318 60	
	Salem Commercial, - - -	200,000	-	116,790 22	38,000	$10,000 00	-	9,500	22,055	-	3,383 52	12,660 57	-	-	1,500	14,077 83	28,734 76	42,812 59	68 25	780,542	-	-	8 4-5 "	6 "	-	-	-	-	4,256 45	-
	Union Marine, - - - -	100,000	$5,000	92,128 57	-	-	-	2,000	6,600	-	1,293 29	-	-	-	-	4,152 50	9,988 25	14,140 75	-	289,900	-	-	8 "	6 "	-	-	-	-	15,705 30	
Springfield, - -	Springfield Fire, - - -	100,000	-	31,004	-	-	-	3,125	68,015 43	64,665 43	3,222 48	20,663 84	-	-	6,000	-	-	-	-	-	1,759,535	10,299	13 1-5 "	6 "	6 "	-	2,000	$6,170	-	-
Fairhaven, - -	Fairhaven, - - - -	100,000	-	86,300	-	9,200	-	3,500	1,000	2,944 41	3,619 20	-	-	-	10,600	8,920 87	34,392 19	43,313 06	51	716,076	-	-	10 4-5 "	6 "	6 "	-	-	-	8,964 30	-
New Bedford, -	Bedford Commercial, - -	150,000	-	150,900	-	-	-	-	-	3,820	1,600	50,394	7,500	7,500	7,400	25,074	125,098	150,172	-	2,556,824	-	-	17 4-5 "	6 "	6 "	-	-	-	25,775	-
	Mechanics, - - - -	100,000	-	100,000	-	-	-	-	-	8,637 32	1,720 38	21,377 16	-	868 27	2,825	8,875	111,628 47	120,503 47	-	2,109,848	-	-	18 "	6 "	6 "	-	-	-	34,292 68	-
	Merchants, - - - -	100,000	-	100,000	-	-	1,685 89	-	-	5,530 02	1,287 05	29,225 95	5,000	-	7,300	13,185 21	92,608 57	105,793 78	-	1,889,325 50	-	-	14 8-10 "	6 "	6 "	-	-	-	39,337 02	-
	Pacific, - - - - -	100,000	-	91,800	6,175	-	2,000	-	-	-	5,131 69	-	-	-	433	8,489 09	59,725 37	68,214 46	197 50	1,420,593	-	-	10 "	5 1-2 "	-	-	-	-	4,894 71	-
Plymouth, - -	Old Colony, - - - -	50,000	-	16,620	-	-	-	20,275	11,935 17	1,285 17	2,362 77	-	-	2,085 46	5,235	17,308 27	10,535 19	27,843 46	352 51	131,370 83	-	-	8 1-2 "	6 "	6 "	-	-	-	11,625 45	-
Provincetown, -	Fishing, - - - - -	40,000	-	-	-	-	-	37,240	-	2,760	1,071	-	-	5,600	-	3,995	1,415	5,410	-	26,781	-	-	5 "	-	6 "	-	-	-	1,131	-
	Union, - - - - -	50,000	-	17,000	-	-	-	33,000	-	-	256 69	-	-	-	-	1,027 13	1,186 05	2,372 86	-	22,181	-	-	-	-	-	-	-	-	-	-
Nantucket, - -	Commercial, - - - -	75,000	-	60,130	-	4,500	6,796	-	800	-	2,179	-	-	-	200	3,495	27,456 71	30,951 71	800	400,287	-	-	8 "	6 "	-	-	-	-	353 50	13 shares of $100 ea.
	19 Offices out of Boston.	1,765,000	5,000	1,328,376 12	69,175	23,700	44,277 18	144,243 91	129,648 10	92,628 30	39,477 66	158,046 52	17,300	24,107 73	44,593	190,066 29	571,975 94	762,644 73	5,205 25	12,353,140 33	2,158,645	13,181 96	-	-	-	4,185 43	7,500	6,170	219,409 53	-
	22 " in Boston.																													
	41 Total, - - -	7,475,000	5,000	4,937,301 75	118,107 50	276,520 31	661,549 99	962,657 13	905,241 42	189,639 38	199,184 91	583,168 43	150,585 08	153,156 04	261,685	747,571 14	1,732,246 69	2,506,824 51	59,232 29	50,631,877 33	51,998,596	349,339 39	-	-	-	83,172 32	112,120	381,314 41	1,661,253 58	-

REMARKS.

American, at Boston. The bank stock owned, is in the following banks:—Union, 157 shares, $15,675; Atlas, 31 shares, 2,952 75; Hamilton, 25 shares, 2,500; Massachusetts, 2 shares, 490; Merchants, 180 shares, 18,000; New England, 173 shares, 17,300; State, 328 shares, 18,196 75; Rail-road, 220 shares, 21,970; Boston, 186 shares, 9,300; Oriental, 50 shares, 2,000; Globe, 170 shares, 17,000; Columbian, 154 shares, 15,400; Eagle, 45 shares, 4,500. The rail-road stock is as follows:—Boston and Lowell, 20 shares, $10,000; Boston and Worcester, 72 shares, 7,200; Nashua and Lowell, 20 shares, 2,000; Boston and Providence, 211 shares, 20,718; Taunton Branch, 66 shares, 6,570. The return states, "Part of surplus invested thus:" Hamilton Manufacturing Company, 12 shares, $12,000; Boston, 5 shares, 3,500; Lawrence, 5 shares, 5,000; Merrimack, 8 shares, 8,000; Tremont Mills, 6 shares, 6,000.

Atlantic, do. The bank stock owned, is in the following banks:—Traders, 260 shares, $26,000; Rail-road, 302 shares, 30,200; Oriental, 350 shares, 31,500; American, 127 shares, 9,969 50; Massachusetts, 18 shares, 4,500; Atlantic, 49 shares, 4,900; State, 75 shares, 4,500; Granite, 154 shares, 15,400; Atlas, 305 shares, 30,500; Hancock, 60 shares, 6,000; Union, 101 shares, 10,100. The rail-road stock is in the Boston and Worcester Rail-road, 50 shares, $5,000.

Atlas, do. The bank stock owned, is in the Atlas Bank, 123 shares, $12,300. The original capital was 300,000, of which 165,000 has been divided among the stockholders. Against the amount of premium notes should be placed notes for re-insurance, $21,699 36 to be paid by this Company. The amount of Marine and Fire risks are re-insured.

Boston, do. The bank stock owned, is in the following banks:—Rail-road, 300 shares, $30,000; New England, 220 shares, 22,000; Globe, 200 shares, 20,000; Suffolk, 200 shares, 20,000; Merchants, 150 shares, 15,000; Union, 130 shares, 13,000; Shoe and Leather Dealers, 120 shares, 12,000; Massachusetts, 40 shares, 10,000; Tremont, 70 shares, 7,000; Granite, 70 shares, 7,000; State, 100 shares, 6,000; Traders, 50 shares, 5,000; North, 50 shares, 5,000; Atlas, 50 shares, 5,000; Shawmut, 20 shares, 2,000; Washington, 10 shares, 1,000. The rail-road stock is as follows:—Boston and Providence, 200 shares, $20,000; Taunton Branch, 200 shares, 20,000; Boston and Lowell, 14 shares, 7,000.

Boylston Fire and Marine, at Boston. The bank stock owned, is in the Washington Bank. 2,500 shares, $250,000.

Firemen's, do. The bank stock owned, is in the following banks:—American, 21 shares, $420; Atlas, 175 shares, 17,500; Brighton, 33 shares, 3,300; City, 54 shares, 5,400; Columbian, 110 shares, 11,000; Commercial, 155 shares, 1,550; Globe, 250 shares, 25,000; Granite, 197 shares, 19,700; Hamilton, 100 shares, 10,000; Merchants, 160 shares, 16,000; Market, 400 shares, 28,000; New England, 37 shares, 3,700; North, 200 shares, 20,000; Oriental, 655 shares, 19,650; Peoples, 80 shares, 4,000; Rail-road, 175 shares, 17,500; Suffolk, 22 shares, 2,200; State, 42 shares, 2,520; Traders, 250 shares, 25,000; Tremont, 76 shares, 7,600; Union, 100 shares, 10,000; Worcester, 135 shares, 13,500. The rail-road stock owned, is 70 shares in the Boston and Providence rail-road, $6,600 08.

Fishing, do. The bank stock owned, is in the following banks:—Shawmut, 143 shares, $14,300; Market, 130 shares, 13,000; Hancock, 170 shares, 17,000; Fulton, 27 shares, 2,700.

Franklin, do. The bank stock owned, is in the following banks:—Atlantic, 210 shares, $21,000; Atlas, 200 shares, 20,000; American, 79 shares, 6,201 50; City, 138 shares, 13,800; Globe, 762 shares, 76,200; Granite, 12 shares, 1,200; Oriental, 150 shares, 13,500; State, 414 shares, 20,840; Union, 63 shares, 6,300; Falmouth, 35 shares, 3,500; Norfolk, 100 shares, 10,000. The amount borrowed is "on the President's note."

Hope, do. The bank stock owned, is in the following banks:—Atlas, 680 shares, $68,175; Columbian, 20 shares, 2,160; Oriental, 240 shares, 19,216 75; Merchants, 53 shares, 5,347 38; North, 48 shares, 4,517 12.

Manufacturers, do. The bank stock owned, is in the following banks:—City, 700 shares, $70,000; Atlantic, 335 shares, 33,900; Shoe and Leather Dealers, 267 shares, 26,109 82; Tremont, 84 shares, 8,400; Merchants, 74 shares, 7,309; Oriental, 284 shares, 7,100; State, 110 shares, 6,600; New England, 60 shares, 5,962 75; Traders, 5 shares, 500; Rail-road, 30 shares, 2,970.

Massachusetts Fire and Marine, at Boston. The bank stock owned, is in the following banks:—Atlantic, 300 shares, $30,000; Boston, 200 shares, 10,000; State, 100 shares, 6,000; Massachusetts, 16 shares, 4,000. Stock of the City of Boston, 2,000, is included in the column of State Stock.

Mercantile Marine, do. The bank stock owned, is in the following banks:—Atlantic, 250 shares, $25,000; Boston, 10 shares, 500; City, 258 shares, 25,800; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 77 shares, 7,700; Merchants, 55 shares, 5,500; New England, 178 shares, 17,800; North, 230 shares, 23,000; Rail-road, 27 shares, 2,700; State, 290 shares, 17,400; Suffolk, 720 shares, 72,000; Tremont, 128 shares, 12,800; Union, 219 shares, 21,900; American, 117 shares, 2,750; Norfolk, 35 shares, 1,050.

Merchants, do. The bank stock owned, is in the following banks:—Eagle, 2,000 shares, $200,000; Merchants, 750 shares, 75,000; Suffolk, 887 shares, 88,700; Globe, 750 shares, 75,000; New England, 100 shares, 10,000; Shoe and Leather Dealers, 100 shares, 10,000; Rail-road, 153 shares, 15,300.

National, do. The bank stock owned, is in the following banks:—Hamilton, 2,500 shares, $250,000; Merchants, 58 shares, 5,800; Shoe and Leather Dealers, 85 shares, 8,500; Shawmut, 44 shares, 4,400; Atlas, 56 shares, 5,600; Traders, 12 shares, 1,200; Market, 70 shares, 7,000; Rail-road, 50 shares, 5,000; Commercial, 20 shares, ———. The rail-road stock is as follows:—Eastern, 155 shares, $15,500; Nashua, 10 shares, 1,000.

Neptune, do. The bank stock owned, is in the following banks:—Massachusetts, 92 shares, $22,883 13; Merchants, 100 shares, 10,000; Boston, 35 shares, 1,750; New England, 24 shares, 2,400; Shoe and Leather Dealers, 100 shares, 10,000; Tremont, 100 shares, 9,518 37; General Interest, 100 shares, 10,000; Atlantic, 149 shares, 14,900; Shawmut, 50 shares, 5,000; Granite, 50 shares, 5,000; Union, 72 shares, 7,200; State, 101 shares, 5,955 87; Hamilton, 7 shares, 700; City, 25 shares, 2,184 37; Oriental, 200 shares, 4,596 12; American, 31 shares, 1,033 33.

New England Marine, do. The bank stock owned, is in the following banks:—Atlas, 68 shares, $7,344; Boston, 214 shares, 10,897 91; Columbian, 232 shares, 24,564 50; City, 42 shares, 4,210 50; Eagle, 109 shares, 11,395; Globe, 265 shares, 28,008 75; Hamilton, 190 shares, 19,300; Massachusetts, 27 shares, 6,686 25; New England, 63 shares, 6,629 25; Suffolk, 400 shares, 41,071; State, 75 shares, 4,581 96; Shoe and Leather Dealers, 50 shares, 5,000; Union, 100 shares, 10,244 50. The rail-road stock owned, is Boston and Lowell, 14 shares, $7,000. The amount borrowed, is on a note, given by the President of the Company.

Ocean, at Boston. The bank stock owned, is in the following banks:—Merchants, 900 shares, $90,000; South, 550 shares, 54,125; General Interest, 100 shares, 10,000; Randolph, 80 shares, 8,000. The amount borrowed, is on Bank Stock.

Suffolk, do. The bank stock owned, is in the following banks:—American, 102 shares, $3,211; Atlantic, 133 shares, 12,768; Boston, 112 shares, 5,933; Bunker Hill, 30 shares, 3,000; Brighton, 20 shares, 2,000; City, 40 shares, 4,080; General Interest, 480 shares, 45,600; New England, 209 shares, 21,527; North, 224 shares, 21,280; Market, 10 shares, 880; State, 34 shares, 1,955; Suffolk, 169 shares, 17,407; Tremont, 98 shares, 9,604; Massachusetts, 10 shares, 2,450.

Tremont, do. The bank stock owned, is in the following banks:—Granite, 423 shares, $41,881 50; Hancock, 375 shares, 11,250; City, 47 shares, 4,700; Atlantic, 10 shares, 952 50; Atlas, 50 shares, 5,000; Market, 13 shares, 1,300; North, 55 shares, 5,288; Commercial, 38 shares, 1,330; Merchants, 23 shares, 2,300; Shoe and Leather Dealers, 20 shares, 1,960; Union, 15 shares, 1,500; State, 14 shares, 805; Tremont, 65 shares, 6,435. The rail-road stock owned, is Taunton Branch, 50 shares, $4,697. The amount in the column of State Stock, is $1,000, of the City of Boston 5 per cent. stock.

United States, do. The bank stock owned, is in the following banks:—Commercial, 883 shares, $30,905; American, 133 shares, 10,440 50; Merchants, 408 shares, 40,800; Eagle, 5 shares, 500; Shoe and Leather Dealers, 159 shares, 15,900; Globe, 20 shares, 2,000; Suffolk, 10 shares, 1,000; Fairhaven, 20 shares, 2,000.

Warren, do. The bank stock owned, is in the following banks:—Shawmut, 513 shares, $51,300; Atlas, 5 shares, 500; People's, 10 shares, 500.

Washington, do. The bank stock owned, is in the following banks:—Atlantic, 93 shares, $9,300; Atlas, 100 shares, 10,000; City, 26 shares, 2,600; Columbian, 56 shares, 5,600; Eagle, 24 shares, 2,400; Globe, 86 shares, 8,600; Hamilton, 88 shares, 8,800; Massachusetts, 50 shares, 12,500; Market, 100 shares, 7,000; New England, 112 shares, 11,200; North, 75 shares, 7,500; Suffolk, 26 shares, 2,600; State, 75 shares, 4,500; Traders, 85 shares, 8,500; Tremont, 30 shares, 3,000; Union, 50 shares, 5,000.

GLOUCESTER, at Gloucester. The bank stock owned, is in the following banks:—Gloucester, 300 shares, $30,000; Massachusetts, 10 shares, 2,500; American, 20 shares, 1,570; Shoe and Leather Dealers, 12 shares, 1,200; Ipswich, 3 shares, 300; Shawmut, 5 shares, 500. The rail-road stock owned, is in the Eastern, 48 shares, $4,800. The amount borrowed is "without security."

LYNN MECHANICS FIRE AND MARINE, at Lynn. The bank stock owned, is in the following banks:—Lynn Mechanics, 347 shares, $34,700; Randolph, 25 shares, 2,500.

UNION FIRE AND MARINE, do. The bank stock owned, is in the following banks:—Lynn Mechanics, 5 shares, $500; Nahant, 106 shares, 10,600.

MARBLEHEAD MARINE, at Marblehead. The bank stock owned, is in the following banks:—City, 40 shares, $4,000; Suffolk, 200 shares, 20,000; New England, 150 shares, 15,000; Globe, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; Boston, 70 shares, 3,500; Atlantic, 45 shares, 4,500; North, 25 shares, 2,500; Oriental, 45 shares, 1,800; American, 40 shares, 1,700; Marblehead, 120 shares, 12,000.

ESSEX MARINE, at Newburyport. The bank stock owned, is in the following banks:—Merchants, (in Newburyport,) 618 shares, 30,900; Mechanics, (in Newburyport,) 32 shares, 3,200; Newburyport, 26 shares, 1,300; Ocean, 146 shares, 14,600. Amount borrowed is on stock.

ESSEX, at Salem. The bank stock owned, is in the following banks:—South, 500 shares, $50,000; General Interest, 256 shares, 25,600; Naumkeag, 6 shares, 600.

ORIENTAL, do. The bank stock owned, is in the following banks:—Asiatic, 2,457 shares, $70,200; Exchange, 196 shares, 6,533 33; Grand, 100 shares, 10,000; Granite, 86 shares, 8,600; Ipswich, 120 shares, 12,000; Lynn Mechanics, 106 shares, 10,600; Mercantile, 38 shares, 3,800; Merchants, (in Salem,) 4 shares, 400; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2,000; Village, 60 shares, 6000.

Salem Commercial, at Salem. The bank stock owned, is in the following banks:—Exchange, 927 shares, $61,800; Commercial, (in Salem,) 178 shares, 11,866 65; Naumkeag, 250 shares, 25,000; Asiatic, 57 shares, 1,628 57; State, 50 shares, 3,000; Massachusetts, 20 shares, 5,000; Union, 60 shares, 6,000; American, 70 shares, 2,495. There is 19,000 City of Boston stock, included in the column of State stock.

Union Marine, do. The bank stock owned, is in the following banks:—State, 115 shares, $6,900; Massachusetts, 22 shares, 5,500; City, 52 shares, 5,200; New England, 40 shares, 4,000; Marblehead, 72 shares, 7,200; Naumkeag, 144 shares, 14,400; Salem, 100 shares, 10,000; Commercial, (in Salem,) 131 shares, 8,733 33; Mercantile, 103 shares, 10,300; Exchange, 145 shares, 9,666 67; Asiatic, 106 shares, 3,028 57; Merchants, (in Salem,) 51 shares, 5,100; Warren, 16 shares, 1,600; Danvers, 5 shares, 500.

Springfield Fire, at Springfield. The bank stock owned, is in the following banks:—Chicopee, 150 shares, $15,000; Springfield, 178 shares, 16,004.

Fairhaven, at Fairhaven. The bank stock owned, is in the following banks: Fairhaven, 762 shares, $76,200; Merchants, (in Boston,) 93 shares, 9,300; Merchants, (in New Bedford,) 8 shares, 800.

Bedford Commercial, at New Bedford. The bank stock owned, is in the following banks:—Bedford Commercial, 1,080 shares, $108,000; Marine, 100 shares, 10,000; Merchants, 100 shares, 10,000; Fall River, 193 shares, 19,300; Suffolk, 36 shares, 3,600. The rail-road stock owned, is in New Bedford and Taunton Railroad, 75 shares, $7,500.

Mechanics, do. The bank stock owned, is in the following banks:—Mechanics, (in New Bedford,) 875 shares, $87,500; Marine, 125 shares, 12,500.

Merchants, do. The bank stock owned, is in the Merchants Bank, (in New Bedford,) 1,000 shares, $100,000. The rail-road stock owned is in the New Bedford and Taunton, 50 shares, $5,000.

Pacific, do. The bank stock owned, is in the following banks:—Marine, 269 shares, $26,900; Merchants, (in New Bedford) 257 shares, 25,700; Commercial, (in New Bedford,) 149 shares, 14,900; Mechanics, (in

New Bedford,) 122 shares, 12,200; Fairhaven, 116 shares, 11,600; Fall River, 5 shares, 500. The office is on leased land. $2,000 is placed in column of real estate. Loan to the town of New Bedford of $6,175 is placed in column of State stock.

Old Colony, at Plymouth. The bank stock owned, is in the following banks:—Wareham, 35 shares, $3,500; Duxbury, 8 shares, 800; Rail-road, 35 shares, 3,500; Union, 12 shares, 1,200; Market, 20 shares, 1,500; Commercial, 41 shares, 820; New England, 15 shares, 1,500; Old Colony, 21 shares, 2,100; Merchants, 17 shares, 1,700.

Union, at Provincetown. The bank stock owned, is in the Freeman's bank at Boston, 170 shares, $17,000. Went into operation March, 1840.

Commercial, at Nantucket. The bank stock owned, is in the following banks:—Pacific, 371 shares, $37,720; Manufacturers and Mechanics, 224 shares, 22,410.

☞The value of Bank and Rail-road shares, as specified in the preceding remarks, is stated, in each instance, as it is given in the official returns, although in many cases it probably does not correspond with either the market or par value of the shares.

The Secretary has been informed, that the Columbian Insurance Company, in Boston, have voted to discontinue their charter, and were not in operation on the first of December, excepting for the purpose of winding up their affairs. With this exception, the Abstract includes all the companies contained in the last year's abstract, with the addition of the Union Insurance Company at Provincetown.

INSURANCE ABSTRACT

FOR DECEMBER,

1841.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL:

EXHIBITING THE CONDITION OF THOSE

INSTITUTIONS ON THE FIRST DAY OF DECEMBER,

1841:

PREPARED BY THE

Mass., SECRETARY OF THE COMMONWEALTH.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS.
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1841.

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STATE HOUSE BOSTON
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Gift

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1841

Commonwealth of Massachusetts.

B

Secretary's Office, Jan. 6, 1842.

To the Honorable Senate, and
Honorable House of Representatives:

In compliance with the provisions of the Act of the 18th of April, 1837, an Abstract is herewith submitted to the Legislature of all the returns which I have received from Insurance Companies, incorporated with *specific* capital, concerning their condition on the first day of December last.

Insurance Corporations are not required to file any notice of their acceptance or discontinuance of their charters; and I have, therefore, no official knowledge of the existence of any of the numerous Companies which have been incorporated, (one hundred and seventy-six in number,) excepting as the fact may be indicated by the reception of returns. Some Companies, (the Atlas in Boston, and the Union in Lynn,) whose returns were included in the Abstract for last year, have rendered none for this. It is presumed that they have closed their concerns;—but I would respectfully suggest the expediency of providing by law, that official notices of the going into, and ceasing from operation, of this class of Corporations, should be filed with this department, corresponding to the legal requirements of that nature relative to Banks.

With great respect,

Your obedient servant,

JOHN P. BIGELOW,

Secretary of the Commonwealth.

ABSTRACT OF THE RETURNS of the several Insurance Companies in the Commonwealth—shewing the state of said Corporations on the first day of December, A. D. 1841.

Places where Located.	NAMES.	Capital.	United States Stocks & Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by mortgage on the same.	Loans on collateral and personal security.	Loans on personal security only.	Cash on hand.	Reserved or Contingent Funds.	Invested in Rail Road Stock.	Losses ascertained and unpaid.	Amount of estimated losses exclusive of such as are returned as ascertained and unpaid.	Amount of Premium notes on risks terminated.	Amount of Premium notes on risks not terminated.	Total amount of Premium notes.	Amount of notes considered bad or doubtful, not charged to profit and loss.	At Risk. Marine.	At Risk. Fire.	Amount of Premium on Fire Risks undetermined.	Average Annual Dividends for five preceding years, or since incorporated.	Highest rate of Interest received on loans, excepting on Bottomry or Respondentia.	Highest rate of Interest or Discount paid for moneys borrowed by the Company.	Amount borrowed, and on what security.	What amount of the Capital Stock is pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for.
Boston,	American,	$300,000	$35,000	$141,047 75	$985 00	$8,200 00	$44,664 11	$8,000 00	$57,239 00	$15,480 00	$3,430 58	-	$66,565 00	-	$12,000 00	$20,857 87	$64,934 21	$85,792 08	$3,000 00	$2,410,534	$2,680,896	$14,453 31	9 4-5 pr. ct.	6 per cent.	-	-	-	$690 87	$34,360 35	-
	Atlantic,	250,000	-	138,372 50	-	-	-	55,500	21,000	-	917 78	$4,481 02	30,000	-	1,000	9,543 73	28,725 41	38,269 14	-	1,133,222	-	-	6 "	6 "	6 per cent.	-	-	-	25,808 42	-
	Boston,	300,000	25,000	176,500	6,500	-	-	82,400	4,200	-	1,595 84	67,649 20	55,000	$16,209 98	-	16,453 36	54,602 90	71,056 26	-	1,318,946	-	-	10 2-5 "	6 "	6 "	-	-	-	37,081 89	-
	Boylston Fire and Marine,	300,000	-	250,000	-	-	46,700	3,300	-	-	10,520 89	4,754 66	-	-	-	1,121 35	2,909 37	4,030 72	-	134,850	1,631,733	2,225 72	7 "	6 "	-	-	-	966 90	1,544 05	-
	City Marine,	100,000	-	42,875	-	8,686 34	-	7,024 97	28,507 48	9,425 33	4,016 59	-	-	7,400	5,500	25,545 83	30,201 19	55,747 02	5,951	341,934	-	-	4 3-5 "	6 "	-	-	-	-	36,396 87	2 shares.
	Firemen's,	300,000	-	246,044	-	-	36,469 93	41,900	32,860	-	4,641 26	25,561 34	13,981 08	33 90	-	-	-	-	-	-	7,466,399	50,002 49	5 2-5 "	6 "	6 "	-	-	12,937 74	-	-
	Franklin,	300,000	20,000	190,222 50	-	2,509 55	-	21,600	43,370	-	5,989 40	-	5,000	-	2,000	31,506 30	54,409 20	85,915 50	5,000	1,291,650	1,981,549	15,293 99	4 2-5 "	6 "	6 "	-	$21,100 00	1,057	52,375 91	-
	Hope,	200,000	-	128,911 07	-	44,000	-	-	48,505	-	1,501 17	34,256 57	-	8,826 75	8,478	11,339 33	22,601 52	33,940 85	900	662,768	-	-	5 1-3 "	6 "	6 "	-	10,900	-	11,621 95	-
	Manufacturers,	300,000	-	201,384 82	2,932 50	-	28,663 13	126,342 94	177,466 63	-	17,847 25	60,000	-	16,050	19,650	18,351 63	34,458 51	52,810 14	-	2,703,502	10,955,148	93,642 24	13 3-5 "	6 "	6 "	-	27,800	50,958 16	18,827 83	-
	Massachusetts Fire and Marine,	300,000	-	50,000	17,000	-	65,000	70,500	125,360	-	111 91	-	-	125	2,400	8,224 01	6,105 22	14,329 23	3,433 95	200,850	1,336,397	4,482 44	6 10-100 "	6 "	6 "	$3,000 00	5,500	217 36	1,315 62	-
	Mercantile Marine,	300,000	14,300	310,745	-	-	-	-	-	-	1,700 78	6,548 44	-	8,078	14,500	17,997 13	37,732 72	55,729 85	-	1,547,103	-	-	4 "	6 "	6 "	12,000	-	-	78,947 63	9 shares of $100 ea.
	Merchants,	500,000	75,000	475,300	-	-	100,000	24,712 67	43,600	676 95	13,086 34	-	-	31,617	26,183	30,936 34	110,166 37	141,102 71	8,473 70	6,813,560	12,639,169	76,398 01	21 "	6 "	6 "	-	13,100	18,524 81	99,919 37	-
	National,	500,000	1,000	284,200	-	-	62,000	193,500	32,700	89,699 64	1,518 32	-	1,000	-	48,000	7,673 53	52,459 39	60,132 92	1,853 52	4,220,279	7,332,424	48,129 99	11 "	6 "	6 "	-	11,950	15,224 51	54,223 78	-
	Neptune,	200,000	32,000	124,625 69	24,000	-	-	85,000	29,932 11	-	11,594 10	50,000	5,500	10,450	9,068 05	31,564 58	174,771 39	206,335 97	-	4,836,653	1,539,034	9,124 67	8 1-5 "	6 "	6 "	-	-	30 16	133,187 03	-
	New England Marine,	300,000	-	179,933 62	-	-	100,000	19,258 75	-	13,870 36	14,216 03	49,493 54	7,000	9,113 65	-	30,900 54	63,476 04	94,376 58	444 82	1,892,257	-	-	4 4-5 "	6 "	-	-	-	-	43,347 09	-
	Ocean,	200,000	-	162,125	-	-	-	-	10,000	10,575	2,482 04	-	-	15,254 97	22,500	88,145 90	113,814 25	201,960 15	19,096	2,170,764	1,273,522	6,840 74	2 4-5 "	6 "	6 "	7,500	600	1,754 18	130,666 81	9 shares of $100 ea.
	Suffolk,	225,000	10,000	154,700	-	-	80,000	1,200	4,209 13	-	203 53	-	10,000	-	5,000	15,560 12	33,101 13	48,661 25	5,907	1,243,875	-	-	8 1-5 "	6 "	6 "	-	-	-	16,294 60	12 3-4 shrs. owned by the Co.
	Tremont,	200,000	-	68,252 75	1,000	96,000	-	6,000	51,640	-	8,927 43	60,000	4,697	-	11,000	47,007 63	105,954 94	152,962 57	663 53	2,408,807	1,066,115	6,297 95	11 1-4 "	6 "	-	-	-	2,963 08	79,896 39	
	United States,	200,000	-	94,104 50	-	28,000	44,800	20,000	33,483 61	-	12,599 15	57,621 52	-	15,300	-	26,405 11	61,051 11	87,456 22	2,400	1,554,252	366,472	1,713 85	5 1-6 "	6 "	-	-	5,940	-	71,632 62	-
	Warren,	100,000	-	54,700	-	18,035	1,200	18,915	9,888	1,782	5,547 39	-	-	7,468 85	6,660	27,432 61	45,806 71	73,239 32	2,306 24	801,074	-	-	5 3-5 "	6 "	6 "	1,175	1,220	-	32,610 94	1 share.
	Washiogton,	200,000	3,000	106,700	4,000	-	-	83,000	37,000	4,400	3,114 43	51,912 66	-	14,900	1,700	28,387 68	54,261 26	82,648 94	813 82	1,458,251	-	-	9 4-5 "	6 "	-	-	8,000	-	32,480 43	-
	Offices in Boston,	5,575,000	215,300	3,580,744 20	56,417 50	205,430 89	609,497 17	868,154 33	790,960 96	145,909 28	125,562 21	472,278 95	198,743 08	160,828 10	195,639 05	494,954 58	1,151,542 84	1,646,497 42	60,243 58	39,145,131	50,268,858	328,605 40	-	-	-	23,675 00	106,110 00	105,324 77	992,539 58	-

INSURANCE RETURNS—*Continued.*

PLACES WHERE LOCATED.	NAMES.	CAPITAL.	United States Stocks & Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by mortgage on the same.	Loans on collateral and personal security.	Loans on personal security only.	Cash on hand.	Reserved or Contingent Funds.	Invested in Rail Road Stock.	Losses ascertained and unpaid.	Amount of estimated losses exclusive of such as are returned as ascertained and unpaid.	Amount of Premium notes on risks terminated.	Amount of Premium notes on risks not terminated.	Total amount of Premium notes.	Amount of notes considered bad or doubtful, not charged to profit and loss.	At Risk. Marine.	At Risk. Fire.	Amount of Premium on Fire Risks undetermined.	Averag Dividen precedi or sinc ra
Gloucester, - -	Gloucester, - - - - -	$50,000	-	$35,750 00	-	-	-	$10,682 91	-	$347 88	$225 43	-	$5,600 00	$743 76	$1,650 00	$8,751 12	$5,654 38	$14,405 50	$1,158 86	$90,100 00	-	-	6 2-5
Lynn, - - -	Lynn Mechan. Fire and Marine,	50,000	-	37,200	-	-	$1,600 00	1,200	$10,050 00	1,227 72	3,532 52	$11,497 22	-	-	-	9,602 78	731	11,034 52	-	41,100	$42,900	$635 50	15 3-5
Marblehead, - -	Marblehead Marine, - -	100,000	-	100,000	-	-	-	-	-	-	-	-	-	5,200	-	7,630 43	13,439 25	21,069 68	488 25	307,690	-	-	8
Newburyport, -	Essex Marine, - - - -	50,000	-	50,000	-	-	-	-	-	-	1,136 72	-	-	603 96	3,000	5,565 33	10,339 96	15,905 29	-	159,227	-	-	5
Salem, - - -	Essex, - - - -	100,000	-	77,900	-	-	8,000	2,000	4,642 50	271	5,100 18	8,494 84	-	-	100	12,953 02	13,760 85	26,713 87	1,129 83	540,980	62,510	514 86	6 8-1
	Oriental, - - - - -	200,000	-	155,133 33	$34,000 00	-	-	17,000	3,000	2,704 60	2,254 38	-	-	661 60	-	19,116 09	21,204 05	40,320 14	-	687,520	236,900	1,494 85	8 3-5
	Salem Commercial, - - -	200,000	-	115,670 22	57,000	$10,000 00	-	8,500	9,575	-	579 67	16,543 95	-	341	1,000	15,219 06	22,184 52	37,403 58	399 25	636,170	-	-	9 3-5
	Union Marine, - - - -	100,000	$2,500	92,128 57	-	-	-	2,000	6,600	-	1,813 63	-	-	-	-	7,358 84	6,873 75	14,232 59	-	203,140	-	-	7 3-4
Springfield, - -	Springfield Fire, - - -	100,000	-	31,004	-	-	-	3,290	63,790 78	62,490 78	1,617 85	11,924 47	-	-	7,600	-	-	-	-	-	2,007,153	12,190 97	11 1-5
Fairhaven, - -	Fairhaven, - - - - -	100,000	-	86,300	-	9,200	-	3,067	1,000	-	502 51	-	-	-	-	8,820 43	39,016 38	47,836 81	51	730,779	-	-	7 1-5
New Bedford, -	Bedford Commercial, - -	150,000	-	150,900	-	-	-	-	-	900	5,339	39,478	7,500	-	13,000	19,339	113,446	132,785	-	2,120,900	-	-	18 1-5
	Mechanics, - - - -	100,000	-	100,000	-	-	-	-	-	6,734 46	2,036 74	23,135 31	-	-	5,397	11,847 37	115,829 84	127,677 21	-	2,115,059	-	-	18 4-5

REMARKS.

American, at Boston. The bank stock owned, is in the following banks:—Union, 223 shares, $22,275; Atlas, 106 shares, 10,112 75; Hamilton, 25 shares, 2,500; Massachusetts, 2 shares, 490; Merchants, 180 shares, 18,000; New England, 173 shares, 17,300; State, 20 shares, 1,100; Rail-road, 220 shares, 21,970; Boston, 186 shares, 9,300; Oriental, 50 shares, 1,100; Globe, 170 shares, 17,000; Columbian, 154 shares, 15,400; Eagle, 45 shares, 4,500. The rail-road stock is as follows:—Boston and Lowell, 20 shares, $10,000; Boston and Worcester, 190 shares, 19,000; Nashua and Lowell, 20 shares, 2,000; Boston and Providence, 300 shares, 28,995; Taunton Branch, 66 shares, 6,570. The return states, "Part of surplus invested thus:" Hamilton Manufacturing Company, 12 shares, $12,000; Boston, 5 shares, 3,500; Lawrence, 5 shares, 5,000; Merrimack, 8 shares, 8,000; Tremont Mills, 6 shares, 6,000.

Atlantic, do. The bank stock owned, is in the following banks:—Traders, 260 shares, $23,400; Rail-road, 322 shares, 32,200; Oriental, 350 shares, 5,250; American, 127 shares, 2,222 50; Massachusetts, 18 shares, 4,500; Atlantic, 49 shares, 4,900; State, 150 shares, 9,000; Granite, 154 shares, 15,400; Atlas, 305 shares, 30,500; Hancock, 60 shares, 900; Union, 101 shares, 10,100. The rail-road stock is as follows: Boston and Worcester, 100 shares, $10,000; Boston and Providence, 200 shares, 20,000.

Boston, do. The bank stock owned, is in the following banks:—Rail-road, 265 shares, $26,500; New England, 220 shares, 22,000; Globe, 200 shares, 20,000; Suffolk, 200 shares, 20,000; Merchants, 150 shares, 15,000; Union, 130 shares, 13,000; Shoe and Leather Dealers, 120 shares, 12,000; Massachusetts, 40 shares, 10,000; Tremont, 70 shares, 7,000; Granite, 70 shares, 7,000; State, 100 shares, 6,000; Traders, 50 shares, 5,000; North, 50 shares, 5,000; Atlas, 50 shares, 5,000; Shawmut, 20 shares, 2,000; Washington, 10 shares, 1,000. The rail-road stock is as follows:—Boston and Providence, 200 shares, $20,000; Taunton Branch, 200 shares, 20,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 50 shares, 5,000.

Boylston Fire and Marine, at Boston. The bank stock owned, is in the Washington, 2,500 shares, $250,000.

City Marine, do. The bank stock owned, is in the following banks:—Shawmut, 131 shares, $13,100; Market, 272 shares, 19,040; Granite, 30 shares, 3,000; Traders, 49 shares, 4,410; Hancock, 170 shares, 2,125; State, 20 shares, 1,200.

Firemen's, do. The bank stock owned, is in the following banks:—American, 21 shares, $84; Atlas, 191 shares, 19,100; Bank of Brighton, 33 shares, 3,300; City, 54 shares, 5,130; Columbian, 110 shares, 11,000; Globe, 250 shares, 25,000; Granite, 200 shares, 20,000; Hamilton, 100 shares, 10,000; Merchants, 165 shares, 16,500; Market, 350 shares, 24,500; New England, 52 shares, 5,200; North, 200 shares, 19,000; Oriental, 621 shares, 6,210; People's, 80 shares, 4,000; Rail-road, 175 shares, 17,500; Suffolk, 22 shares, 2,200; State, 42 shares, 2,520; Traders, 250 shares, 20,000; Tremont, 100 shares, 10,000; Union, 113 shares, 11,300; Worcester, 135 shares, 13,500. The rail-road stock owned, is 150 shares in the Boston and Providence, $13,981 08.

Franklin, do. The bank stock owned, is in the following banks:—Atlantic, 210 shares, $21,000; Atlas, 200 shares, 20,000; American, 79 shares, 1,382 50; City, 300 shares, 30,000; Globe, 762 shares, 76,200; Granite, 12 shares, 1,200; Oriental, 150 shares, 3,300; State, 414 shares, 24,840; Union, 63 shares, 6,300; Falmouth, 35 shares, 3,500; Bank of Norfolk, 100 shares, 2,500. The rail-road stock owned, is 50 shares in the Boston and Providence, $5,000.

Hope, do. The bank stock owned, is in the following banks:—Atlas, 680 shares, $68,175; Oriental, 240 shares, 14,896 75; Columbian, 20 shares, 2,160; Merchants, 144 shares, 14,743 50; North, 92 shares, 8,489 62; Granite, 145 shares, 13,299 25; Suffolk, 9 shares, 1,062; State, 102 shares, 6,084 95.

Manufacturers, do. The bank stock owned, is in the following banks:—City, 751 shares, $74,625; Atlantic, 345 shares, 34,805; Shoe and Leather Dealers, 267 shares, 26,109 82; Shawmut, 125 shares, 11,028 50; Tremont, 84 shares, 8,400; South, 148 shares, 12,008 75; Merchants, 74 shares, 7,309; State, 110 shares, 6,600; New England, 60 shares, 5,962 75; Traders, 64 shares, 5,380; Granite, 47 shares, 4,198; Oriental, 284 shares, 1,988; Rail-road, 30 shares, 2,970.

Massachusetts Fire and Marine, at Boston. The bank stock owned, is in the following banks:—Atlantic, 300 shares, $30,000; Boston, 200 shares, 10,000; State, 100 shares, 6,000; Massachusetts, 16 shares, 4,000. The company hold a certificate of claim, under the treaty with Spain, for $10,833 43. City of Boston stock, of $2,000, is included in the column of State stock.

Mercantile Marine, do. The bank stock owned, is in the following banks:—American, 117 shares, $1,170; Atlantic, 250 shares, 25,000; Boston, 10 shares, 500; City, 258 shares, 25,800; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 77 shares, 7,700; Merchants, 55 shares, 5,500; New England, 178 shares, 17,800; Bank of Norfolk, 35 shares, 875; North, 230 shares, 23,000; Rail-road, 37 shares, 3,700; State, 290 shares, 17,400; Suffolk, 720 shares, 72,000; Tremont, 128 shares, 12,800; Union, 250 shares, 25,000. The amount borrowed is on the Company's notes.

Merchants, do. The bank stock owned, is in the following banks:—Eagle, 2000 shares, $200,000; Merchants, 750 shares, 75,000; Suffolk, 900 shares, 90,000; Globe, 750 shares, 75,000; New England, 100 shares, 10,000; Shoe and Leather Dealers, 100 shares, 10,000; Rail-road, 153 shares, 15,300.

National, do. The bank stock owned, is in the following banks:—Hamilton, 2,500 shares, $250,000; Merchants, 58 shares, 5,800; Shoe and Leather Dealers, 85 shares, 8,500; Shawmut, 44 shares, 4,400; Atlas, 56 shares, 5,600; Market, 70 shares, 4,900; Rail-road, 50 shares, 5,000; Commercial, 20 shares, ——. The rail-road stock owned, is 10 shares in the Nashua, $1,000.

Neptune, do. The bank stock owned, is in the following banks:—Massachusetts, 92 shares, $22,883 13; Merchants, 129 shares, 12,900; Tremont, 100 shares, 9,518 37; Atlantic, 149 shares, 14,900; Shoe and Leather Dealers, 100 shares, 10,000; Shawmut, 50 shares, 5,000; Columbian, 20 shares, 2,000; City, 37 shares, 3,334 87; Granite, 50 shares, 5,000; General Interest, 100 shares, 10,000; State, 101 shares, 5,955 87; Boston, 62 shares, 3,100; Union, 90 shares, 9,000; New England, 37 shares, 3,700; Hamilton, 58 shares, 5,800; American, 31 shares, 537 33; Oriental, 200 shares, 996 12. The rail-road stock owned, is 11 shares in the Boston and Lowell, $5,500. The State stock is the "Andover and H. and Western Rail-roads."

New England, at Boston. The bank stock owned, is in the following banks:—Atlas, 68 shares, $7,344; Boston, 214 shares, 10,897 91; Columbian, 232 shares, 24,564 50; City, 42 shares, 4,210 50; Eagle, 109 shares, 11,395; Globe, 265 shares, 28,008 75; Hamilton, 190 shares, 19,300; Massachusetts, 27 shares, 6,686 25; New England, 63 shares, 6,629 25; Suffolk, 400 shares, 41,071; State, 75 shares, 4,581 96; Shoe and Leather Dealers, 50 shares, 5,000; Union, 100 shares, 10,244 50. The rail-road stock owned, is 14 shares in the Boston and Lowell, $7,000.

Ocean, do. The bank stock owned, is in the following banks:—Merchants, 900 shares, $90,000; South, 550 shares, 54,125; Bank of General Interest, 100 shares, 10,000; Randolph, 80 shares, 8,000. The amount borrowed is on bank stock.

Suffolk, do. The bank stock owned, is in the following banks:—American, 102 shares, $1,600; Atlantic, 140 shares, 14,000; Boston, 120 shares, 6,000; Bank of Brighton, 20 shares, 2,000; Bunker Hill, 30 shares, 3,000; City, 40 shares, 4,000; Bank of General Interest, 480 shares, 48,000; Market, 10 shares, 700; Massachusetts, 12 shares, 3,000; New England, 210 shares, 21,000; North, 230 shares, 23,000; State, 50 shares, 3,000; Suffolk, 170 shares, 17,000; Tremont, 100 shares, 10,000. The rail-road stock owned, is 100 shares in the New Bedford and Taunton, $10,000.

Tremont, do. The bank stock owned, is in the following banks:—Granite, 198 shares, $19,381 50; Hancock, 375 shares, 11,250; City, 47 shares, 4,700; Atlantic, 10 shares, 952 50; Atlas, 50 shares, 5,000; Market, 13 shares, 910; North, 55 shares, 5,288; Commercial, 38 shares, 912; Merchants, 23 shares, 2,300; Shoe and Leather Dealers, 20 shares, 1,960; Union, 15 shares, 1,500; State, 14 shares, 805; Tremont, 107 shares, 10,615 75; New England, 26 shares, 2,678. The amount under State stock is $1,000—City of Boston 5 per cent. stock. The rail-road stock owned, is 50 shares in the Taunton Branch, $4,697. The average dividend is for eight preceding years.

United States, do. The bank stock owned, is in the following banks:—Commercial, 883 shares, $21,192; American, 133 shares, 8,312 50; Merchants, 408 shares, 40,800; Eagle, 5 shares, 500; Shoe and Leather Dealers, 183 shares, 18,300; Globe, 20 shares, 2,000; Suffolk, 10 shares, 1,000; Fairhaven, 20 shares, 2,000.

Warren, do. The bank stock owned, is in the following banks:—Shawmut, 525 shares, $52,500; State, 20 shares, 1,200; Atlas, 5 shares, 500; People's, 10 shares, 500 The amount borrowed is on the Company's note.

Washington, at Boston. The bank stock owned, is in the following banks:—Atlantic, 93 shares, $9,300; Atlas, 100 shares, 10,000; City, 26 shares, 2,600; Columbian, 56 shares, 5,600; Eagle, 24 shares, 2,400; Globe, 86 shares, 8,600; Hamilton, 88 shares, 8,800; Massachusetts, 50 shares, 12,500; Market, 100 shares, 7,000; New England, 112 shares, 11,200; North, 75 shares, 7,500; Suffolk, 26 shares, 2,600; State, 35 shares, 2,100; Traders, 85 shares, 8,500; Tremont, 30 shares, 3,000; Union, 50 shares, 5,000.

Gloucester, at Gloucester. The bank stock owned, is in the following banks:—Gloucester, 300 shares, $30,000; Massachusetts, 10 shares, 2,500; American, 20 shares, 1,250; Ipswich, 3 shares, 300; Shoe and Leather Dealers, 12 shares, 1,200; Shawmut, 5 shares, 500. The rail-road stock owned, is 56 shares in the Eastern, $5,600.

Lynn Mechanics Fire and Marine, at Lynn. The bank stock owned, is in the following banks:—Lynn Mechanics, 347 shares, $34,700; Randolph, 25 shares, 2,500. The amount in column of Real Estate is invested in "town of Lynn."

Marblehead Marine, at Marblehead. The bank stock owned, is in the following banks at Boston:—Suffolk, 200 shares, $20,000; New England, 150 shares, 15,000; Globe, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; City, 40 shares, 4,000; Boston, 70 shares, 3,500; Atlantic, 45 shares, 4,500; North, 25 shares, 2,500; Oriental, 45 shares, 1,800; American, 40 shares, 1,700; Marblehead, 120 shares, 12,000.

Essex Marine, at Newburyport. The bank stock owned, is in the following banks at Newburyport:—Merchants, 618 shares, $30,900; Ocean, 146 shares, 14,600; Mechanics, 32 shares, 3,200; Newburyport, 26 shares, 1,300. The amount borrowed, is on note of the Company.

Essex, at Salem. The bank stock owned, is in the following banks:—South, at Boston, 500 shares, $50,000; Bank of General Interest, 256 shares, 25,600; Naumkeag, 23 shares, 2,300.

Oriental, do. The bank stock owned, is in the following banks at Salem: Asiatic, 2,457 shares, $70,200; Exchange, 196 shares, 6,533 33; Mercantile, 38 shares, 3,800; Merchants, 4 shares, 400; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2,000; Grand, at Marblehead, 100 shares, 10,000; Granite, at Boston, 86 shares, 8,600; Ipswich, 120 shares, 12,000; Lynn Mechanics, 106 shares, 10,600; Village, at Danvers, 60 shares, 6,000.

Salem Commercial, at Salem. The bank stock owned, is in the following banks at Salem:—Exchange, 927 shares, $61,800; Commercial, 178 shares, 11,866 65; Naumkeag, 250 shares, 25,000; Asiatic, 57 shares, 1,628 57; at Boston—Massachusetts, 20 shares, 5,000; Union, 60 shares, 6,000; State, 50 shares, 3,000; American, 70 shares, 1,375. In the column of State Stock, is included $19,000 City of Boston 5 per cent. stock.

Union Marine, do. The bank stock owned, is in the following banks at Boston:—State, 115 shares, $6,900; Massachusetts, 22 shares, 5,500; City, 52 shares, 5,200; New England, 40 shares, 4,000; Marblehead, 72 shares, 7,200; at Salem—Naumkeag, 144 shares, 14,400; Salem, 100 shares, 10,000; Commercial, 131 shares, 8,733 33⅓; Mercantile, 103 shares, 10,300; Exchange, 145 shares, 9,666 66⅔; Asiatic, 106 shares, 3,028 57; Merchants, 51 shares, 5,100; at Danvers—Warren, 16 shares, 1,600; Danvers, 5 shares, 500. The amount in column of United States Stock, &c. is "one instalment of Naples Claims, about $2,500."

Springfield Fire, at Springfield. The bank stock owned, is in the following banks:—Springfield, 178 shares, $16,004; Chicopee, 150 shares, 15,000.

Fairhaven, at Fairhaven. The bank stock owned, is in the following banks:—Fairhaven, 762 shares, $76,200; Merchants, at Boston, 93 shares, 9,300; Merchants, at New Bedford, 8 shares, 800.

Bedford Commercial, at New Bedford. The bank stock owned, is in the following banks at New Bedford:—Bedford Commercial, 1,080 shares, $108,000; Marine, 100 shares, 10,000; Merchants, 100 shares, 10,000; Fall River, at Fall River, 193 shares, 19,300; Suffolk, at Boston, 36 shares, 3,600. The rail-road stock owned, is in the New Bedford and Taunton, 75 shares, $7,500.

Mechanics, do. The bank stock owned, is in the following banks at New Bedford:—Mechanics, 875 shares, $87,500; Marine, 125 shares, 12,500.

Merchants, do. The bank stock owned, is 1,000 shares in the Merchants, at New Bedford, $100,000. The rail-road stock owned, is 50 shares in the New Bedford and Taunton, $5,000.

Pacific, do. The bank stock owned, is in the following banks:—Marine, 269 shares, $26,900; Merchants, 261 shares, 26,100; Bedford Commercial, 149 shares, 14,900; Mechanics, 122 shares, 12,200, at New Bedford; Fairhaven, 116 shares, 11,600; Fall River, 5 shares, 500.

The office is on leased land; $2,000 is placed in column of Real Estate. Loan to the town of New Bedford of $5,850 is placed in column of State Stock. The average dividend is stated to be "15 per cent. for 30 months."

Whaling, at New Bedford. The bank stock owned, is in the following banks:—Bedford Commercial, 110 shares, $11,000; Merchants, 102 shares, 10,200; Marine, 236 shares, 23,600; Mechanics, 103 shares, 10,300; Fairhaven, 103 shares, 10,300; Bristol County, 48 shares, 4,800; Taunton, 33 shares, 3,300; Falmouth, 30 shares, 3,000; Shawmut, 20 shares, 2,000.

Old Colony, at Plymouth. The bank stock owned, is in the following banks:—Wareham, 35 shares, $3,500; Duxbury, 8 shares, 800; Rail-road, at Lowell, 35 shares, 3,500; Union, 12 shares, 1,200; Market, 20 shares, 1,400; New England, 15 shares, 1,500; Merchants, 17 shares, 1,700; Commercial, 41 shares, ——, at Boston; Old Colony, 24 shares, 2,400; Plymouth, 21 shares, 2,100, at Plymouth.

Union, at Provincetown. The bank stock owned, is 170 shares in the Freeman's Bank at Boston, $17,000. The average annual dividend is stated to be "4 per cent. for 13 months."

Commercial, at Nantucket. The bank stock is owned in the following banks:—Pacific, 371 shares, $37,720; Manufacturers and Mechanics, 224 shares, 22,410.

☞ The value of Bank and Rail-road shares, as specified in the preceding remarks, is stated, in each instance, as it is given in the official returns, although in many cases it probably does not correspond with either the market or par value of the shares.

The Secretary has been unofficially informed that the Atlas Insurance Company, in Boston, and the Union Fire and Marine, in Lynn, have voted to discontinue their charters, and were not in operation on the first of December, excepting for the purpose of winding up their affairs. With these exceptions, the preceding tables include all the Companies contained in last year's Abstract, with the addition of the Whaling Insurance Company at New Bedford.

The *City Marine* is the same as the *Fishing* Insurance Company, the name having been changed.

Rec Jany 16 1843

INSURANCE ABSTRACT

FOR DECEMBER.

1842.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL:

EXHIBITING THE CONDITION OF THOSE

INSTITUTIONS ON THE FIRST DAY OF DECEMBER,

1842:

PREPARED BY THE

SECRETARY OF THE COMMONWEALTH.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS.
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Commonwealth of Massachusetts.

SECRETARY'S OFFICE, Jan. 6, 1843.

To the Honorable Senate and
Honorable House of Representatives:

IN compliance with the provisions of the Act of the 18th of April, 1837, an Abstract is herewith submitted to the Legislature of all the returns which I have received from Insurance Companies, incorporated with *specific* capital, concerning their condition on the first day of December last.

In this Abstract are embraced returns from all the companies which were included in that of last year, excepting the Gloucester, Springfield, and Salem Commercial Insurance Corporations, which have, severally, notified me, agreeably to law, that they have ceased to underwrite, and are closing their affairs.

In comparing the returns contained in the following tables with those of the last year, I find that the aggregate amount at risk has very essentially diminished,—the amount "at risk, fire," being less by about $5,000,000, and the amount "at risk, marine," being less by about $8,000,000. This decrease is doubtless owing, in a great measure, to the recent establishment of a class of Mutual Companies, (incorporated without a specific amount of capital,) which, from returns recently transmitted to this office, appear to be transacting business upon an extensive scale. The Act of last winter, requiring returns from these and other Mutual Insurance Companies, contains no provision in reference to submitting an Abstract thereof to the Legislature. A document of that kind, however, has been prepared, and will be laid before your honorable body whenever it may be your pleasure so to direct.

With great respect,

Your obedient servant,

JOHN P. BIGELOW,

Secretary of the Commonwealth.

ABSTRACT OF THE RETURNS of Insurance Companies, incorporated with specific Capital—shewing the state of said Corporations on the first day of December, A. D. 1842.

PLACES WHERE LOCATED.	NAMES.	CAPITAL.	United States Stocks & Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by mortgage on the same.	Loans on collateral and personal security.	Loans on personal security only.	Cash on hand.	Reserved or Contingent Funds.	Invested in Rail Road Stock.	Losses ascertained and unpaid.	Amount of estimated losses exclusive of such as are returned as ascertained and unpaid.	Amount of Premium notes on risks terminated.	Amount of Premium notes on risks not terminated.	Total amount of Premium notes.	Amount of notes considered bad or doubtful, not charged to profit and loss.	At Risk. Marine.	At Risk. Fire.	Amount of Premium on Fire Risks undetermined.	Average Annual Dividends for five preceding years, or since incorporated.	Highest rate of Interest received on loans, excepting on Bottomry or Respondentia.	Highest rate of Interest or Discount paid for moneys borrowed by the Company.	Amount borrowed, and what security.	What amount of the Capital Stock is pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for.
BOSTON,	American,	$300,000	$50,000	$141,497 75	$985 00	$5,000 00	$40,000 00	$8,000 00	$54,359 00	$5,361 00	$6,023 45	.	$69,865 00	.	$9,300 00	$27,753 80	$70,296 38	$98,050 18	$2,500 00	$2,939,760	$2,600,316	$13,364 73	10 4-5 per ct.	6 per cent.	.	.	$1,000 00	$283 67	$26,486 58	.
	Atlantic,	250,000	20,000	134,872 50	.	.	.	44,250	20,320	.	2,140 70	$24,724 40	31,700	.	.	13,215 20	8,376 00	21,591 20	1,030 48	213,620	.	.	5 5-6 "	6 "	6 per cent.	.	8,500	.	8,608 76	.
	Boston,	300,000	35,600	175,000	19,995 91	.	.	70,700	4,850	.	1,641 54	73,622 30	56,500	$17,181 60	3,900	9,334 85	54,478 37	63,813 22	5,600 25	1,465,082	.	.	10 1-5 "	6 "	6 "	.	.	.	36,840 59	.
	Boylston Fire and Marine,	300,000	.	250,000	.	.	46,700 00	3,300	.	.	8,632 56	300 79	.	.	875	772 99	1,356 47	2,129 46	.	63,695	1,544,981	7,026 62	7 2-5 "	6 "	.	.	.	247 26	203 56	.
	City Marine,	100,000	.	41,240	.	8,753 75	.	6,927 17	35,219 19	6,933 09	1,438 57	.	.	500	7,550	18,664 16	9,282 53	27,946 69	3,238 11	150,325	.	.	4 3-5 "	6 "	.	.	8,750	.	39,545 98	5 shares.
	Fireman's,	300,000	5,000	239,654	.	.	35,000 00	64,600	26,600	.	4,579 95	41,685 63	13,981 08	.	400	.	.	.	.	.	7,350,748	46,960 66	6 2-5 "	6 "	6 "	.	.	11,538 17	.	.
	Franklin,	300,000	34,500	195,422 50	.	24,259 55	.	21,600	34,170	1,877 49	2,167 05	28,145 91	10,000	.	9,250	25,050 64	49,069 12	74,119 76	1,500 00	1,292,613	1,918,359	14,764 91	3 "	6 "	6 "	.	21,100	14 00	16,927 92	.
	Hope,	200,000	.	126,673 07	.	38,000 00	.	.	35,745	.	3,804 16	24,795 67	.	.	6,000	10,213 38	25,133 45	35,346 83	324 00	921,252	.	.	6 "	6 "	6 "	.	.	.	27,811 59	110 shares.
	Manufacturers,	400,000	.	250,516 44	.	.	28,788 62	119,096 51	176,057 66	.	14,685 20	60,000 00	.	16,250	.	9,736 97	26,995 12	36,732 09	3,330 37	1,623,920	10,964,269	90,428 76	19 3-5 "	6 "	6 "	.	32,200	70,748 95	17,577 14	.
	Massachusetts Fire and Marine,	300,000	30,125	50,000	2,000 00	.	65,000	54,500	122,290	.	843 34	.	.	.	2,800	4,704 17	7,272 86	11,977 03	3,433 95	182,536	1,073,824	4,074 94	5 9-10 "	6 "	6 "	.	3,400	3,098 00	3,625 28	.
	Mercantile Marine,	300,000	.	310,220	.	.	.	.	.	.	1,769 78	.	.	4,512	11,350	15,538 95	40,330 04	55,868 99	.	1,696,471	.	.	5 4-5 "	6 "	6 "	.	.	.	41,308 51	9 shares, of $100 ea.
	Merchants,	500,000	65,000	461,400	.	.	100,000	24,712 67	34,000	2,582 37	2,087 60	118,221 92	.	6,634	20,366	20,216 19	87,266 75	107,482 94	4,962 13	4,811,428	10,241,239	56,767 13	23 3-10 "	6 "	6 "	.	9,000	16,976 43	83,685 28	.
	National,	500,000	.	293,560	.	.	64,000	162,900	60,350	86,832 94	1,586 58	.	1,000	2,000	24,000	4,190 56	44,861 67	49,052 23	2,050 98	3,830,075	7,198,431	44,975 06	11 4-5 "	6 "	6 "	.	15,650	11,580 28	58,016 96	.
	Neptune,	200,000	32,000	120,129 57	21,000 00	.	.	105,600	23,459 93	.	10,949 45	50,000 00	5,500	20,800	15,726 56	38,446 01	178,796 02	217,242 03	.	5,155,383	1,770,004	.	13 "	.	6 "	.	.	207 72	162,809 00	.
	New England Marine,	300,000	.	173,850	.	.	.	22,705 75	3,500	.	106,873 88	114,944 58	7,000	5,896 97	.	15,230 57	15,637 33	30,867 90	.	5,750	.	.	7 3-5 "	6 "	.	.	4,300	.	64,918 51	.
	Ocean,	200,000	.	176,125	.	.	10,000	.	.	.	1,867 82	.	8,690	8,000	21,762	45,740 53	9,336 90	55,077 43	.	152,420	259,400	1,703 08	4 . "	6 "	6 "	$7,500 00	.	2,117 39	53,658 51	17 shares.
	Suffolk,	225,000	10,000	139,600	.	.	80,000	1,200	2,709 13	.	8,072 59	.	10,000	.	19,000	13,336 37	30,253 48	43,589 85	8,102 26	1,294,530	180,485	520 04	8 1-5 "	6 "	6 "	.	.	75 00	35,006 06	12¾ shares, owned by Comp'y.
	Tremont,	200,000	.	62,393 50	1,000 00	90,500 00	.	22,000	45,008 88	5,664 02	6,842 37	50,000 00	12,081 00	7,376	9,000	38,382 07	123,887 35	162,269 42	1,241 47	3,046,797	1,009,170	5,741 85	13 89-100 "	6 "	6 "	5,000 00	.	254 00	66,445 25	
	United States,	200,000	5,000	75,084 50	.	28,000 00	44,800	30,000	22,389 80	.	14,562 28	42,886 98	.	20,000	10,250	25,238 54	54,931 62	80,170 16	3,000 00	1,335,383	494,563	2,275 64	5 3-5 "	6 "	.	.	4,400	.	53,301 41	.
	Warren,	100,000	.	53,100	.	21,950 00	900	19,731 67	11,281 31	2,473 00	4,069 65	.	.	2,059 27	9,000	31,816 43	58,128 12	89,944 55	1,511 57	925,601	.	.	6 2-5 "	6 "	6 "	8,000 00	960	.	42,509 68	.
	Washington,	200,000	.	109,100	.	.	.	86,500	47,900 00	3,533 00	2,770 49	66,375 69	.	3,000	3,000	20,737 04	40,698 64	61,435 68	1,408 07	985,032	.	.	10 2-5 "	6 "	6 "	.	13,500	.	36,327 41	.
	Offices in Boston,	5,675,000	287,225	3,579,438 83	44,980 91	216,463 30	515,188 62	868,323 77	760,209 90	115,256 91	207,409 01	695,703 87	226,317 08	114,209 84	183,529 56	388,319 42	936,388 22	1,324,707 64	43,233 64	32,091,673	46,605,789	288,603 42	.	.	.	20,500 00	122,760 00	117,140 87	875,613 98	.

INSURANCE RETURNS—CONTINUED.

PLACES WHERE LOCATED.	NAMES.	CAPITAL.	United States Stocks & Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by mortgage on the same.	Loans on collateral and personal security.	Loans on personal security only.	Cash on hand.	Reserved or Contingent Funds.	Invested in Rail Road Stock.	Losses ascertained and unpaid.	Amount of estimated losses exclusive of such as are returned as ascertained and unpaid.	Amount of Premium notes on risks terminated.	Amount of Premium notes on risks not terminated.	Total amount of Premium notes.	Amount of notes considered bad or doubtful, not charged to profit and loss.	At Risk. Marine.	At Risk. Fire.	Amount of Premium on Fire Risks undetermined.	Average Annual Dividends for five preceding years, or since incorporated.	Highest rate of Interest received on loans, excepting on Bottomry or Respondentia.	Highest rate of Interest or Discount paid for moneys borrowed by the Company.	Amount borrowed, and what security.	What amount of the Capital Stock is pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for.
Lynn, . .	Lynn Mechan. Fire & Marine,	$50,000	.	$37,600 00	$2,754 50	.	.	$1200 00	$9650 00	.	$2324 00	$10,852 25	.	.	.	$7576 53	$874 46	$10,193 90	$484 07	$52,414 00	$42,600	$427 13	14 2-5 pr. ct.	6 per cent.	.	.	.	.	$6551 06	.
Marblehead, .	Marblehead Marine, . .	100,000	.	97,045	.	.	.	.	.	.	2937 17	.	.	.	.	4813 32	8811 54	13,624 86	1214 00	156,545	.	.	5 3-5 "	.	.	.	.	.	9542 03	.
Newburyport, .	Essex Marine, . .	50,000	.	50,000	.	.	.	.	.	.	712 81	.	.	$1500 00	$1000 00	3553 68	8041 19	11,594 87	75 00	139,072	.	.	3 "	.	6 per cent.	$7900 00	.	.	.	.
Salem, . .	Essex, . . .	100,000	$7,000	87,373	.	.	$8000 00	2000 00	7975 16	$75 38	1853 34	13,780 54	.	.	100	11,566 19	12,781 75	24,347 94	700 00	474,714	47,410	357 53	7 "	6 "	6 "	10,000 00	$2000 00	.	4529 13	.
	Oriental, . . .	200,000	.	147,933 33	40,000 00	.	.	17,000 00	11,000 00	5847 46	1760 93	.	.	.	.	14,920 04	19,522 32	34,442 36	.	663,983	225,600	1401 30	10 1-5 "	6 "	.	.	.	.	2040 50	.
	Union Marine, . .	100,000	.	5,898	.	.	.	2000 00	1000 00	.	42,847 44	.	.	.	2400	451 00	.	451 00	1030 00	.	.	.	.	6 "	6 "	.	.	.	.	.
Fairhaven, .	Fairhaven, . . .	100,000	.	86,300	.	$9200 00	3067 00	1000 00	.	.	801 09	.	--	.	17,000	10,462 35	32,107 28	42,569 63	51 00	596,052	.	.	3 3-5 "	6 "	6 "	.	.	.	14,425 67	.
New Bedford, .	Bedford Commercial, . .	150,000	.	150,900	.	5000 00	.	.	2500 00	.	3280 00	40,285 00	$7500 00	.	7000	18,605 00	101,678 00	122,182 00	1900 00	1,913,260	.	.	20 "	6 "	6 "	.	2800 00	.	21,600 00	.
	Mechanics, . . .	100,000	.	100,000	.	.	.	.	379 00	5868 38	705 55	21,534 82	.	277 90	6350	10,834 00	95,582 39	106,416 39	1572 54	1,773,801 50	.	.	22 3-5 "	6 "	.	.	.	.	24,033 75	.
	Merchants, . . .	100,000	.	100,000	.	.	1685 89	.	.	6463 60	1491 40	.	5000 00	.	21,400	14,095 93	80,533 97	94,629 90	1891 45	1,615,453 50	.	.	15 "	6 "	6 "	.	.	.	32,583 74	.
	Pacific, . . .	100,000	.	92,200	5,525 00	.	2000 00	.	.	4000 00	782 84	.	.	.	1000	11,334 61	76,057 04	87,391 65	521 63	1,539,758	.	.	30 "	6 "	6 "	.	.	.	26,543 61	.
	Whaling, . . .	100,000	.	78,500	.	4000 00	2000 00	5500 00	.	.	1586 68	.	.	2000 00	7000	12,101 63	75,990 24	88,091 87	.	1,550,724	.	.	.	6 "	.	.	.	.	28,175 28	.
Plymouth, .	Old Colony, . . .	50,000	.	18,100	.	.	3000 00	19,475 00	9150 00	1859 49	130 45	.	.	3560 41	3200	11,395 66	9322 12	20,717 78	.	147,990	.	.	12 1-5 "	6 "	6 "	.	.	.	15,764 94	.
Chatham, . .	Chatham Marine, . .	No Return.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Provincetown, .	Fishing, . . .	40,000	.	.	.	.	.	37,240 00	.	2760 00	2005 00	.	.	1000 00	.	2229 00	2857 00	5086 00	.	58,000	.	.	5 "	.	6 "	.	.	.	850 00	.
	Union, . . .	50,000	.	17,000	.	.	.	33,000 00	.	.	900 49	.	.	.	.	2249 88	2789 36	5039 24	.	56,129	.	.	5 1-2 "	.	.	.	.	.	1463 12	.
Truro, . .	Fire and Marine, . .	30,000	.		.	.	.	.	.	1750 00	140 00	.	.	2347 86	200	852 00	17 00	69 00	.	.	2200 00	17 00	.	4 1-2 "	6 "	500 00	.	.	1436 74	.
Nantucket, .	Commercial, . . .	75,000	.	60,130	.	3500 00	6796 00	.	800 00	.	1500 00	5300 00	.	100 00	300	5296 75	27,271 29	32,568 04	800 00	408,200 00	.	.	8 2-5 "	6 "	.	.	.	.	1150 00	12 shares.
	18 Offices out of Boston, .	1,495,000	700,000	1,128,979 33	48,279 50	21,700 00	26,548 89	118,415 00	42,454 16	28,624 31	65,759 19	91,752 61	12,500 00	10,786 17	66,950 00	142,337 57	554,236 95	699,416 43	10,239 69	11,146,096 00	317,810	2202 96	.	.	.	18,400 00	4800 00	.	190,689 57	.
	21 " in Boston, . .	5,675,000	287,225	3,579,438 83	44,980 91	216,463 30	515,188 62	868,323 77	760,209 90	115,256 91	207,409 01	695,703 87	226,317 08	114,209 84	183,529 56	388,319 42	936,388 22	1,324,707 64	43,233 64	32,091,673 00	46,605,789	288,603 42	.	.	.	20,500 00	122,760 00	117,140 87	875,613 98	.
	39 Total, . . .	7,170,000	987,225	4,708,418 16	93,260 41	238,163 30	541,737 51	986,738 77	802,664 06	143,881 22	273,168 20	787,456 48	238,817 08	124,996 01	250,479 56	530,656 99	1,490,625 17	2,024,124 07	53,473 33	43,237,769 00	46,923,599	290,806 38	.	.	.	38,900 00	127,560 00	117,140 87	1,066,303 55	.

REMARKS.

American, at Boston. The bank stock owned, is in the following banks:—Union, 223 shares, $22,275; Atlas, 106 shares, 10,112 75; Hamilton, 25 shares, 2,500; Massachusetts, 2 shares, 490; Merchants, 180 shares, 18,000; New England, 173 shares, 17,300; State, 20 shares, 1,100; Rail-road, 220 shares, 21,970; Boston, 205 shares, 10,250; Oriental, 50 shares, 600; Globe, 170 shares, 17,000; Columbian, 154 shares, 15,400; Eagle, 45 shares, 4,500. The rail-road stock is as follows:—Boston and Lowell, 20 shares, 10,000; Boston and Worcester, —— shares, 22,300; Nashua and Lowell, 20 shares, 2,000; Boston and Providence, 300 shares, 28,995; Taunton Branch, 66 shares, 6,570; The return states, a "part of surplus invested thus:"—Hamilton Manufacturing Company, 12 shares, 12,000; Boston, 5 shares, 3,500; Lawrence, 5 shares, 5,000; Merrimack, 8 shares, 8,000; Tremont Mills, 6 shares, $6,000.

Atlantic, do. The bank stock owned, is in the following banks:—Traders, 260 shares, $23,400; Rail-road, 322 shares, 32,200; Oriental, 350 shares, 1,750; American, 127 shares, 2,222 50; Massachusetts, 18 shares, 4,500; Atlantic, 49 shares, 4,900; State, 150 shares, 9,000; Granite, 154 shares, 15,400; Atlas, 305 shares, 30,500; Union, 110 shares, 11,000. The rail-road stock is as follows:—Boston and Worcester, 117 shares, 11,700; Boston and Providence, 200 shares, $20,000.

Boston, do. The bank stock owned, is in the following banks:—New England, 220 shares, $22,000; Globe, 200 shares, 20,000; Rail-road, 200 shares, 20,000; Merchants, 200 shares, 20,000; Suffolk, 200 shares, 20,000; Union, 130 shares, 13,000; Shoe and Leather Dealers, 120 shares, 12,000; Massachusetts, 40 shares, 10,000; Tremont, 70 shares, 7,000; Granite, 70 shares, 7,000; State, 100 shares, 6,000; Traders, 50 shares, 5,000; North, 50 shares, 5,000; Atlas, 50 shares, 5,000; Shawmut, 20 shares, 2,000; Washington, 10 shares, 1,000. The rail-road stock is as follows:—Boston and Providence, 200 shares, 20,000; Taunton Branch, 200 shares, 20,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 65 shares, $6,500.

BOYLSTON FIRE AND MARINE, at Boston. The bank stock owned, is in the Washington, 2,500 shares, $250,000.

CITY MARINE, do. The bank stock owned, is in the following banks:—Market, 272 shares, $19,040; Shawmut, 143 shares, 14,300; Granite, 30 shares, 3,000; Traders, 49 shares, $4,900.

FIREMEN'S, do. The bank stock owned, is in the following banks:—American, 21 shares, $84; Atlas, 191 shares, 17,190; Brighton, 33 shares, 3,300; City, 54 shares, 4,860; Columbian, 110 shares, 11,000; Globe, 250 shares, 25,000; Granite, 200 shares, 18,000; Hamilton, 100 shares, 10,000; Merchants, 165 shares, 16,500; Market, 350 shares, 24,500; New England, 100 shares, 10,000; North, 200 shares, 18,000; Peoples, 80 shares, 4,000; Rail-road, 175 shares, 17,500; Suffolk, 27 shares, 2,700; State, 42 shares, 2,520; Traders, 250 shares, 20,000; Tremont, 100 shares, 9,000; Union, 120 shares, 12,000; Worcester, 135 shares, 13,500. The rail-road stock owned, is, 150 shares in the Boston and Providence, $13,981 08.

FRANKLIN, do. The bank stock owned, is in the following banks:—Atlas, 200 shares, $20,000; American, 79 shares, 1,382 50; Atlantic, 210 shares, 21,000; City, 300 shares, 30,000; Granite, 52 shares, 5,200; Globe, 762 shares, 76,200; State, 414 shares, 24,840; Union, 113 shares, 11,300; Falmouth, in Falmouth, 35 shares, 3,500; Norfolk, in Roxbury, 100 shares, 2,000. The rail-road stock owned, is 100 shares in the Boston and Providence, $10,000.

HOPE, do. The bank stock owned, is in the following banks:—Atlas, 680 shares, $68,175; Oriental, 240 shares, 12,496 75; Columbian, 20 shares, 2,160; Merchants, 144 shares, 14,743 50; North, 94 shares, 8,651 62; Granite, 145 shares, 13,299 25; Suffolk, 9 shares, 1,062; State, 102 shares, $6,084 95.

MANUFACTURERS, do. The bank stock owned, is in the following banks:—City, 1000 shares, $94,567 50; Atlantic, 345 shares, 34,500; Shoe and Leather Dealers, 317 shares, 31,109 82; Shawmut, 264 shares, 22,369; South, 148 shares, 12,008 75; Traders, 151 shares, 11,669 50; Tremont, 89 shares, 8,823 75; Granite, 90 shares, 7,709 75; Merchants, 74 shares, 7,309; State, 110 shares, 6,600; New England, 60 shares, 5,962 75; Market, 42 shares, 2,557 62; North, 21 shares, 1,659; Eagle, 8 shares, 700; Rail-road, Lowell, 30 shares, 2,970. In state and rail-road stock, the return states, nothing is invested; but in other property, $17,115.

Massachusetts Fire and Marine, at Boston. The bank stock owned, is in the following banks:—Atlantic, 300 shares, $30,000; Boston, 200 shares, 10,000; State, 100 shares, 6,000; Massachusetts, 16 shares, 4,000. The company hold a certificate of claim, under the treaty with Spain, for 10,833 43. City of Boston stock, of $2,000 is included in the column of State stock.

Mercantile Marine, do. The bank stock owned, is in the following banks: —American, 117 shares, $1,170; Atlantic, 250 shares, 25,000; Boston, 10 shares, 500; City, 258 shares, 25,800; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 77 shares, 7,700; Merchants, 55 shares, 5,500; New England, 178 shares, 17,800; Norfolk, 35 shares, 350; North, 230 shares, 23,000; Rail-road, 37 shares, 3,700; State, 290 shares, 17,400; Suffolk, 720 shares, 72,000; Tremont, 128 shares, 12,800; Union, 250 shares, $25,000.

Merchants, do. The bank stock owned, is in the following banks:—Eagle, 2000 shares, $200,000; Merchants, 716 shares, 71,600; Suffolk, 900 shares, 90,000; Globe, 670 shares, 67,000; New England, 100 shares, 10,000; Shoe and Leather Dealers, 75 shares, 7,500; Rail-road, 153 shares, $15,300.

National, do. The bank stock owned, is in the following banks:—Hamilton, 2500 shares, $250,000; Shoe and Leather Dealers, 85 shares, 8,500; Merchants, 58 shares, 5,800; Shawmut, 44 shares, 4,400; Rail-road, 50 shares, 5,000; Atlas, 56 shares, 5,600; Market, 70 shares, 4,900; State, 156 shares, 9,360. The rail-road stock owned, is 10 shares in the Nashua, $1,000.

Neptune, do. The bank stock owned, is in the following banks:—Massachusetts, 92 shares, $22,883 13; Merchants, 129 shares, 12,900; Shoe and Leather Dealers, 100 shares, 10,000; Union, 90 shares, 9,000; Tremont, 100 shares, 9,518 37; Boston, 62 shares, 3,100; Columbian, 20 shares, 2,000; Hamilton, 58 shares, 5,800; New England, 37 shares, 3,700; State, 101 shares, 5,955 87; Atlantic, 149 shares, 14,900; Shawmut, 50 shares, 5,000; Granite, 50 shares, 5,000; City, 37 shares, 3,334 87; American, 31 shares, 537 33. General Interest, (Salem), 100 shares, 6,500; Oriental, 200 shares, ——; Commercial, 46 shares, ——. The rail-road stock owned, is 11 shares in the Boston and Lowell, $5,500. The State stock is the "Andover and H. and Western Rail-roads."

New England, at Boston. The bank stock owned, is in the following banks:—Atlas, 68 shares, $6,800; Boston, 214 shares, 10,700; Columbian, 232 shares, 23,200; City, 42 shares, 4,200; Eagle, 109 shares, 10,900; Globe, 265 shares, 26,500; Hamilton, 190 shares, 19,000; Massachusetts, 27 shares, 6750; New England, 63 shares, 6300; Suffolk, 400 shares, 40,000; State, 75 shares, 4500; Shoe and Leather Dealers, 50 shares, 5000; Union, 100 shares, 10,000. The rail-road stock owned, is 14 shares in the Boston and Lowell, $7,000.

Ocean, do. The bank stock owned, is in the following banks:—Merchants, 1,040 shares, $104,000; South, 550 shares, 54,125; General Interest, 100 shares, 10,000; Randolph, 80 shares, 8,000. The rail-road stock owned, is 100 shares, Boston and Providence, $8,690. The amount borrowed is on bank stock.

Suffolk, do. The bank stock owned, is in the following banks:—American, 102 shares, $1,500; Atlantic, 140 shares, 14,000; Boston, 120 shares, 6,000; Brighton, 20 shares, 2,000; Bunker-Hill, 30 shares, 3,000; City, 40 shares, 4,000; General Interest, 480 shares, 31,400; Market, 10 shares, 700; Massachusetts, 12 shares, 3,000; New England, 210 shares, 21,000; North, 230 shares, 23,000; State, 50 shares, 3,000; Suffolk, 170 shares, 17,000; Tremont, 100 shares, 10,000. The rail-road stock owned, is 100 shares in the New Bedford and Taunton, $10,000.

Tremont, do. The bank stock owned, is in the following banks:—Granite, 198 shares, $19,381 50; City, 47 shares, 4,700; Atlantic, 10 shares, 952 50; Atlas, 50 shares, 5,000; Market, 13 shares, 910; North, 55 shares, 5,288; Commercial, 38 shares, 855; Merchants, 23 shares, 2,300; Shoe and Leather Dealers, 20 shares, 1,960; Union, 15 shares, 1,500; State, 14 shares, 805; Tremont, 107 shares, 10,615 75; New England, 80 shares, 8,125 75. The amount under State stock, is 1,000—City of Boston 5 per cent. stock. The rail-road stock owned, is 50 shares in the Taunton Branch, 4,697; 61 shares in the Eastern, 5,978; 16 shares in the Boston and Providence, $1,406. The average dividend is for nine preceding years. The amount borrowed is on the Company's note.

United States, do. The bank stock owned, is in the following banks:—Commercial, 883 shares, $1,324 50; American, 133 shares, 2,660; Fairhaven, 20 shares, 2,000; Merchants, 450 shares, 45,000; Eagle, 5 shares, 500; Shoe and Leather Dealers, 206 shares, 20,600; Globe, 20 shares, 2,000; Suffolk, 10 shares, $1,000.

Warren, do. The bank stock owned, is in the following banks:—Shawmut, 521 shares, $52,100; Atlas, 5 shares, 500; People's, 10 shares, $500. The amount borrowed is on bank stock.

Washington, at Boston. The bank stock owned, is in the following banks:—Atlantic, 93 shares, $9300; Atlas, 100 shares, 10,000; City, 26 shares, 2,600; Columbian, 56 shares, 5,600; Eagle, 24 shares, 2,400; Globe, 86 shares, 8,600; Hamilton, 88 shares, 8,800; Massachusetts, 50 shares, 12,500; Market, 100 shares, 7,000; New England, 112 shares, 11,200; North, 75 shares, 7,500; Suffolk, 26 shares, 2,600; State, 75 shares, 4,500; Traders, 85 shares, 8,500; Tremont, 30 shares, 3,000; Union, 50 shares, $5,000.

Lynn Mechanics Fire and Marine, at Lynn. The bank stock owned, is in the following banks:—Lynn Mechanics, 347 shares, $34,700; Randolph, 25 shares, 2,500; Shoe and Leather Dealers, 4 shares, $400. The amount in column of State stock is "loaned to town of Lynn."

Marblehead Marine, at Marblehead. The bank stock owned, is in the following banks at Boston:—Suffolk, 200 shares, $20,000; New England, 150 shares, 15,000; Globe, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; Boston, 70 shares, 3,500; Atlantic, 45 shares, 4,500; City, 40 shares, 4,000; North, 25 shares, 2,500; Oriental, 45 shares, 45; American, 40 shares, 500; Marblehead, 120 shares, $12,000.

Essex Marine, at Newburyport. The bank stock owned, is in the following banks at Newburyport:—Merchants, 618 shares, $30,900; Mechanics, 32 shares, 3,200; Ocean, 146 shares, 14,600; Newburyport, 26 shares, $1,300. The amount is on Company notes.

Essex, at Salem. The bank stock owned, is in the following banks:—South, at Boston, 500 shares, $50,000; Bank of General Interest, (Salem,) 256 shares, 16,640; Naumkeag, 155 shares, 14,049 50; Commercial, 112 shares, $6,683 50. The amount borrowed is on pledge of bank stock.

Oriental, do. The bank stock owned, is in the following banks at Salem:—Asiatic, 2,457 shares, $70,200; Exchange, 196 shares, 6,533 33; Mercantile, 38 shares, 3,800; Merchants, 4 shares, 400; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2,000; Grand Bank, Marblehead, 100 shares, 10,000; Granite, Boston, 86 shares, 8,600; Ipswich, 120 shares, 4,800; Lynn Mechanics, 106 shares, 10,600; Village, at Danvers, 60 shares, $6,000.

Union Marine, do. The bank stock owned, is in the following banks:—New England, 30 shares, $3,000; Marblehead, 22 shares, 2,200; Naumkeag, 5 shares, 500; Commercial, 3 shares, $198.

Fairhaven, at Fairhaven. The bank stock owned, is in the following banks:—Fairhaven, 762 shares, $76,200; Merchants, at Boston, 93 shares, 9,300; Merchants, in New Bedford, 8 shares, $800.

Bedford Commercial, at New Bedford. The bank stock owned, is in the following banks:—Bedford Commercial, 1,080 shares, $108,000; Marine, 100 shares, 10,000; Merchants, 100 shares, 10,000; Fall River, 193 shares, 19,300; Suffolk, 36 shares, 3,600. The rail-road stock owned, is in the New Bedford and Taunton, 75 shares, $7,500.

Mechanics, do. The bank stock owned, is in the following banks at New Bedford:—Mechanics, 875 shares, $87,500; Marine, 125 shares, $12,500.

Merchants, do. The bank stock owned, is 1,000 shares, in the Merchants, at New Bedford, $100,000. The rail-road stock owned, is 50 shares in the New Bedford and Taunton, $5,000.

Pacific, do. The bank stock owned, is in the following banks:—Marine, 269 shares, $26,900; Merchants, 261 shares, 26,100; Commercial, 149 shares, 14,900; Mechanics, 122 shares, 12,200; Fairhaven, 116 shares, 11,600; Fall River, 5 shares, 500. The office is on leased land; 2,000 is placed in column of real estate. Loan to the town of New Bedford, of $5,525, is placed in column of State stock.

Whaling, at New Bedford. The bank stock owned, is in the following banks:—Bedford Commercial, 110 shares, $11,000; Merchants, 102 shares, 10,200; Marine, 236 shares, 23,600; Mechanics, 103 shares, 10,300; Fairhaven, 103 shares, 10,300; Bristol County, 48 shares, 4,800; Taunton, 33 shares, 3,300; Falmouth, 30 shares, 3,000; Shawmut, 20 shares, $2,000.

Old Colony, at Plymouth. The bank stock owned, is in the following banks:—Wareham, 35 shares, $3,500; Union, 12 shares, 1,200; Duxbury, 8 shares, 800; Merchants, 17 shares, 1,700; Rail-road, 35 shares, 3,500; Plymouth, 21 shares, 2,100; Old Colony, 24 shares, 2,400; New England, 15 shares, 1,500; Market, 20 shares, $1,400.

Union, at Provincetown. The bank stock owned, is 170 shares in the Freeman's Bank, at Boston, $17,000.

Commercial, at Nantucket. The bank stock owned, is in the following banks:—Pacific, 371 shares, $37,720; Manufacturers and Mechanics, 224 shares, $22,410.

☞ The value of Bank and Rail-road shares, as specified in the preceding remarks, is stated, in each instance, as it is given in the official returns, although in many cases it probably does not correspond with either the market or par value of the shares.

INSURANCE ABSTRACT

FOR DECEMBER,

1843.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS
OF
INSURANCE COMPANIES,
INCORPORATED WITH SPECIFIC CAPITAL:

AND ALSO OF

MUTUAL MARINE, AND MUTUAL FIRE AND MARINE
INSURANCE COMPANIES,

EXHIBITING THE CONDITION OF THOSE

INSTITUTIONS ON THE FIRST DAY OF DECEMBER,

1843:

PREPARED BY
JOHN A. BOLLES,
Mass. SECRETARY OF THE COMMONWEALTH.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS.
....
1844.

7

ABSTRACT OF THE RETURNS OF INSURANCE COMPANIES, Incorporated with Specific Capital, showing the state of said Corporations on the first day of December, A. D. 1843.

Place where Located.	Names.	Capital.	United States Stocks and Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by Mortgage on the same.	Loans on Collateral and Personal security.	Loans on Personal Security only.	Cash on hand.	Reserved or Contingent Fund.	Invested in Rail Road Stock.	Losses ascertained and unpaid.	Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid.	Amount of Premium Notes on Risks terminated.	Amount of Premium Notes on Risks not terminated.	Total amount of Premium Notes.	Amount of Notes considered bad, or doubtful, not charged to profit and loss.	At Risk—Marine.	At Risk—Fire.	Amount of Premiums on Fire Risks undetermined.	Average annual Dividends for five preceding years, or since incorporated.	Highest rate of Interest received on Loans, excepting on Bottomry or on Respondentia.	Highest rate of Interest on Discount paid for moneys borrowed by the Company.	Amount Borrowed and what security.	Amount of Capital Stock pledged to the Company.	Amount of Fire losses paid the last year.	Amount of Marine losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remains unsubscribed for.
Boston, - - - -	American, - - - - - - -	$300,000 00	$67,212 50	$173,382 25	-	$5,000 00	$40,000 00	$7,500 00	$26,500 00	$1,978 78	$18,661 14	-	$71,465 00	$4,500 00	$7,000 00	$17,808 88	$59,667 17	$77,476 05	$2,500 00	3,092,469 00	$2,214,204 00	$12,100 48	12⅗ per cent.	6 per cent.	6 per cent.	-	-	$5,617 95	$31,470 29	-
" - - - -	Boston, - - - - - - - -	300,000	30,000	184,000	$50,543 88	-	-	16,300	4,515 34	875 34	13,768 33	$75,438 67	60,000	-	17,346	4,736 12	55,919 22	60,655 34	-	1,519,131	-	. -	10⅖ "	6 "	6 "	-	-	-	35,926 71	-
" - - - -	Boylston Fire and Marine, - - - -	300,000	-	250,000	-	-	46,700	3,300	3,500	19,494 60	1,823 50	-	-	-	500	279 28	8,362 28	8,841 56	-	547,916	1,818,475	7,579 59	5⅕ "	6 "	-	-	-	1,410 62	3,380 05	-
" - - - -	City Marine, - - - - - - -	No return.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
" - - - -	Fireman's, - - - - - - -	300,000	5,000	243,245	9,168	-	35,000	91,600	3.300	-	9,644 94	53,111 93	4,650	-	-	-	-	-	-	-	7,252,433	47,973 02	6⅕ "	6 "	6 "	-	-	20,989 08	-	-
" - - - -	Franklin, - - - - - - -	300,000	32,000	194,185	15,360	27,000	-	21,600	13,800	-	7,793 09	25,460	11,500	-	1,200	14,146 97	44,569 81	58,716 78	-	1,429,804	1,681,689	14,212 25	4 "	6 "	6 "	-	$4,300 00	18,052 69	37,759 74	-
" - - - -	Hope, - - - - - - - -	200,000	-	151,623 12	-	36,000	-	-	13,300	-	974 26	4,508 23	-	-	-	9,250 15	18,296 83	27,546 98	6,300	739,512	-	-	6 "	6 "	6 "	-	6,000	-	15,041 15	110
" - - - -	Manufacturers', - - - - - -	400,000	-	282,627 61	-	-	36,949 10	104,714	121,044 35	-	30,369 58	60,000	-	-	13,000	5,175 82	27,949 20	33,125 02	-	2,064,072	9,994,116	85,887 43	19 "	6 "	6 "	-	19,500	60,123 08	16,059 75	-
" - - - -	Massachusetts Fire and Marine, - - -	300,000	72,620	50,000	57,110	-	68,400	33,500	15,600	-	19,849 92	-	-	-	3,800	2,821 03	7,488 50	10,309 53	3,433 95	295,543	901,800	3,836 21	7½ "	6 "	6 "	-	-	991 13	3,024 98	-
" - - - -	Mercantile Marine, - - - - - -	300,000	-	308,900	-	-	-	-	-	-	1,998 35	-	10,000	6,578	7,500	11,786 16	37,626 19	49,412 35	-	1,436,951	-	-	8 "	6 "	6 "	$6,000 00	-	-	31,091 99	-
" - - - -	Merchants', - - - - - - -	500,000	75,000	443,700	-	-	100,000	19,000	10,000	973 79	24,872 90	115,335 32	-	8,000	10,000	22,181 62	98,315 73	120,527 35	7,606 54	6,625,345	9,426,704	52,602 19	20 "	6 "	6 "	-	5,100	30,047 63	69,595 85	-
" - - - -	National, - - - - - - -	500,000	-	210,420	-	-	60,000	208,400	70,336 58	98,093 94	20,330 97	-	1,000	-	15,000	1,472 38	32,191 58	33,663 96	-	3,046,321	5,801,751	36,591 67	13⅕ "	6 "	6 "	-	8,150	13,534 79	36,287 56	-
" - - - -	Neptune, - - - - - - -	200,000	57,000	110,200	17,000	-	-	102,350	5,175	-	43,263 05	50,000	15,500	22,000	30,422 29	29,299 14	203,700 70	232,999 84	-	6,549,439	1,399,847	10,176 10	17 "	-	-	-	-	5,473 72	147,444 06	-
" - - - -	Suffolk, - - - - - - - -	225,000	10,000	120,700	-	-	80,000	1,200	-	4,823 13	9,739 21	-	10,000	-	-	9,038 78	27,806 83	36,845 61	2,437 02	1,071,515	358,375	1,033 55	7⅕ "	6 "	6 "	-	-	3,500	30,330 61	12¼
" - - - -	Tremont, - - - - - - -	200,000	-	78,933 50	1,000	75,500	-	22,000	31,740	-	11,147 52	50,000	12,081	7,250	12,750	28,769 40	117,720 57	146,489 97	1,200	3,089,202	990,172	5,616 88	21⅖ "	6 "	-	-	400	547 82	98,703 47	-
" - - - -	United States, - - - - - - -	200,000	-	95,447 50	-	26,500	45,401	29,000	450	2,867 62	14,628 03	39,829 39	10,000	200	-	17,566 50	42,101 12	59,667 62	-	991,535	552,972	2,030 87	7⅗ "	6 "	-	-	-	-	53,011 16	-
" - - - -	Warren, - - - - - - - -	125,000	-	61,380	-	15,900	600	23,300	15,828	-	12,664 89	-	1,000	2,806 67	8,126 33	29,176 40	74,626 68	103,803 08	1,076	1,141,993	-	-	7½ "	6 "	6 "	-	1,540	-	65,625 70	-
" - - - -	Washington, - - - - - - -	200,000	-	132,100	-	-	-	97,000	32,000	4,039 02	435 28	68,889 57	-	14,750	2,050	16,225 17	36,672 21	52,897 38	1,800	1,123,212		-	11 "	6 "	4 "	-	4,500	-	20,739 38	-
		4,850,000 00	348,832 50	3,090,843 98	150,181 88	185,900 00	513,050 10	780,764 00	367,089 27	133,146 22	241,964 96	542,573 11	207,196 00	66,084 67	128,694 62	219,733 80	893,044 62	1,112,978 42	26,353 51	34,793,990 00	42,395,538 00	279,640 24	11			6,000 00	49,490 00	160,288 51	695,492 45	122¼

INSURANCE RETURNS, with Specific Capital—*Continued.*

Place where Located.	Names.	Capital.	United States Stocks and Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by Mortgage on the same.	Loans on Collateral and Personal security.	Loans on Personal Security only.	Cash on hand.	Reserved or Contingent Fund.	Invested in Rail-Road Stock.	Losses ascertained and unpaid.	Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid.	Amount of Premium Notes on Risks terminated.	Amount of Premium Notes on Risks not terminated.	Total amount of Premium Notes.	Amount of Notes considered bad, or doubtful, not charged to profit and loss.	At Risk—Marine.	At Risk—Fire.	Amount of Premiums on Fire Risks undetermined.	Average annual Dividends for five preceding years, or since incorporated.	Highest rate of Interest received on Loans, excepting on Bottomry or on Respondentia.	Highest rate of Interest on Discount paid for moneys borrowed by the Company.	Amount Borrowed and what security.	Amount of Capital Stock pledged to the Company.	Amount of Fire losses paid the last year.	Amount of Marine losses paid the last year.	No. of Shares of the Capital Stock owned by the company, or that remain unsubscribed for.
Lynn,	Lynn Mechanics Fire and Marine,	$50,000 00	-	$39,400 00	-	-	-	$1,200 00	$8,800 00	$1,592 88	$2,579 03	$11,070 54	$2,500 00	-	-	$5,446 46	$435 32	$7,504 53	-	$43,048 00	$30,450 00	$298 75	$13\frac{2}{5}$ per cent.	6 per cent.	-	-	-	-	$2,142 77	-
Marblehead,	Marblehead Marine,	100,000	-	97,045	-	-	-	-	-	-	1,355	-	-	$700 00	-	2,578 78	8,861 28	11,440 06	$1,233 50	280,378	-	-	$6\frac{1}{2}$ "	-	-	-	-	-	8,470	-
Newburyport,	Essex Marine,	50,000	-	50,000	-	-	-	-	-	-	3,293 80	-	-	5,600	-	3,126 12	5,991 18	9,117 30	547	126,950	-	-	6 "	-	6 per cent.	$4,800 00	-	-	3,168 11	-
Salem,	Essex,	100,000	$5,000	48,678 83	$18,962 90	-	$8,000 00	12,000	800	-	4,716 57	7,741 34	-	-	$1,565 00	12,753 26	11,351 69	24,104 95	700	450,300	48,500	275 22	7 "	6 "	-	-	-	-	12,760 76	-
"	Oriental,	200,000	-	143,133 33	41,920	-	-	17,000	6,000	3,000	8,034 92	-	-	-	700	8,687 68	15,653 06	24,340 74	-	582,860	216,100	1,310 40	$10\frac{3}{5}$ "	-	-	-	-	-	23,194 68	-
Fairhaven,	Fairhaven,	100,000	-	86,300	-	$7,500 00	-	3,067	1,000	2,247 89	1,284 31	-	-	-	-	8,171 40	17,448 98	25,674 38	51	318,239	-	-	4 "	8 "	6 "	-	-	-	228 34	-
New Bedford,	Bedford Commercial,	150,000	-	150,900	-	5,000	-	-	4,100	-	1,640	-	7,500	21,100	-	10,986	86,959	97,945	2,110	1,694,140	-	-	$21\frac{1}{5}$ "	6 "	6 "	-	$4,500 00	-	38,258	-
" "	Mechanics,	100,000	-	100,000	-	-	-	-	400	10,928 20	1,430 31	21,609 82	-	129 05	14,150	9,125 48	55,988 61	65,114 09	1,636 66	1,023,453 50	-	-	$23\frac{1}{5}$ "	6 "	6 "	-	400	-	19,104 41	-
" "	Merchants,	100,000	-	100,000	-	-	1,685 89	-	-	3,039 90	6,154 19	-	-	-	5,800	15,426 36	47,869 31	63,295 70	-	862,765	-	-	$19\frac{3}{5}$ "	6 "	6 "	-	-	-	22,561 75	-
" "	Pacific,	100,000	-	92,200	-	-	-	-	-	4,000	2,666 69	-	-	37	1,500	10,455 14	50,947 58	61,402 72	2,063 27	1,022,458	-	-	$8\frac{3}{5}$ "	-	-	-	-	-	19,288 08	-
" "	Whaling,	100,000	-	78,500	-	4,000	2,000	5,500	-	-	12,709 36	-	-	10,000	7,200	6,925 57	82,772 80	89,698 37	856 55	1,792,557	-	-	6 "	6 "	-	-	-	-	5,168 96	-
Plymouth,	Old Colony,	50,000	-	17,380	-	-	2,500	20,830	7,200	3,555 70	1,646 22	-	-	-	1,215	8,180 08	7,204 25	15,384 33	41	124,290	-	-	$10\frac{1}{5}$ "	6 "	6 "	-	-	-	8,697 83	-
Provincetown,	Fishing,	40,000	-	-	-	-	-	37,240	-	2,760	1,860	-	-	30	-	1,873	2,818	4,691	-	47,314	-	-	6 "	6 "	6 "	-	-	-	960	-
"	Union,	50,000	-	17,000	-	-	-	33,000	-	-	1,245 83	-	-	-	-	2,103 59	3,038 06	5,139 65	-	50,285	-	-	$6\frac{1}{3}$ "	6 "	-	-	-	-	64 25	-
Truro,	Fire and Marine,	No return.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nantucket,	Commercial,	75,000	-	60,130	-	2,000	6,796	-	800	-	467 29	1,412 78	-	-	-	4,367 25	26,861 88	31,029 11	-	442,630		-	$9\frac{4}{5}$ "	6 "	-	-	-	-	7,864 96	12
17 offices out of Boston,—15 made returns,		1,365,000 00	5,000	1,080,667 16	60,882 90	18,500 00	20,981 89	129,837 00	29,100 00	31,424 57	51,083 52	41,834 48	10,000 00	37,596 05	31,930 00	110,209 17	423,999 01	535,881 93	9,238 98	8,861,667 50	295,050 0	1,884 37	$10\frac{5}{6}$			4,800 00	4,900 00		171,930 93	12
18 offices in Boston,—17 made returns,		4,850,000 00	348,832 50	3,090,843 98	150,181 88	185,900 00	513,050 10	780,764 00	367,089 27	133,146 22	241.964 96	542,573 11	207,196 00	66,084 67	128,694 62	219,733 80	893,041 62	1,112,978 42	26,353 51	34,793.990 00	42,395,538 0	279,610 24	$10\frac{9}{10}$			6,000 00	49,490 00	160,288 51	695,492 45	122½
		6,215,000 00	353,832 50	4,171,511 11	211,064 78	204,400 00	534,031 99	910,601 00	396,189 27	164,570 79	293,048 48	584,407 59	217,196 00	103,680 72	160,624 62	329,942 97	1,317,043 63	1,848,860 35	35,592 49	43,655,657 50	42,690,588 00	281,524 61	$10\frac{5}{6}$	6 per cent.	6 per cent.	10,800 00	54,390 00	160,288 51	867,423 38	134½

ABSTRACT OF THE RETURNS OF THE MUTUAL MARINE AND MUTUAL FIRE AND MARINE INSURANCE COMPANIES in the Commonwealth, exhibiting their condition on the first day of December, 1843.

Place where Located.	Names.	Amount of Assets	Cash.	Premium Notes on Risks terminated.	Premium Notes on Risks not terminated.	Other Notes how secured and for what given.	Debts due to be Company, and how originated than those above stated.	All other Property specifying amount and value of each kind of Property and Stocks.	Losses paid during the year ending Dec. 1, on Marine Risks.	Return Premiums paid or credited during the same time on Marine Risks.	Losses paid on Fire Risks during same time.	Amount of Losses ascertained and unpaid on Marine Risks.	Amount of Losses ascertained and unpaid on Fire Risks.	Estimated am't of Losses on claims unliquidated on Marine Risks.	Estimated am't of Losses on claims unliquidated on Fire Risks.	Am't of Expenses paid.	Amount incurred during the year on Marine Risks.	Amount of Premiums on Marine Risks.	Amount Insured during the year on Fire Risks.	Amount of Premiums on Fire Risks.	Amount of Marine Risks terminated.	Amount of Premium on Marine Risks terminated.	Amount of Fire Risks terminated.	Amount of Premium on Fire Risks terminated.	Amount of undetermined Marine Risks.	Amount of Premium on undetermined Marine Risks.	Amount of undetermined Fire Risks.	Amount of Premium on undetermined Fire Risks.	Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured.	Highest rate of Interest received,	Highest rate of Interest paid.	Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money	Amount of Premium included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned.	Amount of delinquent notes included in the assets above.	Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years.
Boston, - -	Atlantic Mutual, - - -	$208,184 45	$4,214 40	$35,725 65	$160,894 40	-	-	$7,350 00	$7,169 12	$1,501 01	-	$1,199 00	-	$1,300 00	-	$1,676 98	$4,792,222 00	$108,633 33	$1,017,725 00	$4,613 37	$2,809,791 00	$35,389 31	$175,200 00	336 34	$1,982,431 00	$73,243 99	$842,525 00	$4,277 03	-	6 per cent.	4 per cent.	-	-	-	-
" - -	Equitable Safety, - - -	422,695 48	10,700 98	17,974 07	232,947 52	$85,009 34	-	73,836 02	93,307 65	11,824 03	$9,814 39	3,000 00	-	24,385	-	8,927 13	9,173,132	197,503 73	2,866,887	9,944 81	9,901,522	173,629 46	3,078,174	0,183 27	3,956,175	103,237 82	1,465,925	9,748 80	$328 38	6 " "	6 " "	-	-	$2,227 55	$109,411 37
" - -	New England Mutual Marine,	211,333 35	2,624 38	31,909 31	44,716 45	80,841 67	$2,709 04	51,637 00	92,297 70	6,429 10	4,138 47	-	-	10,650	-	7,001 34	7,797,421	134,997 66	2,311,692	7,383 70	6,429,333	131,455 41	1,948,614	5,091 14	3,823,444	80,221 64	1,407,032	6,359 10	-	6 " "	6 " "	-	-	8,060 00	12,528 08
New Bedford, -	Mutual Marine, - - -	193,576 65	359 29	1,603 57	43,556 97	148,056 82	-	-	-	29 86	-	-	-	150	-	816 56	1,170,413	46,576 86	-	-	244,558	3,004 50	-	-	925,855	43,572 36	-	-	-	-	-	-	-	-	-
		1,035,789 95	17,899 05	87,212 60	482,115 34	313,907 83	2,709 04	132,823 02	192,774 47	19,784 00	13,952 86	4,199 09	-	36,485 00	-	18,422 01	22,933,188 00	487,711 58	6,196,304 00	21,941 88	19,385,204 00	343,478 68	5,201,988 00	14,610 75	10,687,905 00	300,275 81	3,715,482 00	20,384 93	328 38	-	-	-	-	10,287 55	121,939 45

REMARKS.

American, at Boston. The bank stock owned is in the following banks :—Union, 223 shares, $22,275 ; Atlas, 219 shares, 20,290 75 ; Suffolk, 28 shares, 2800 ; Hamilton, 95 shares, 9342 50 ; Massachusetts, 2 shares, 490 ; Merchants, 180 shares, 18,000 ; New England, 173 shares, 17,300 ; State, 228 shares, 13,164 ; Railroad, 220 shares, 21,970 ; Boston, 205 shares, 10,250 ; Oriental, 50 shares, 600 ; Globe, 170 shares, 17,000 ; Columbian, 154 shares, 15,400 ; Eagle, 45 shares, 4500. The railroad stock is as follows :—Boston and Lowell, 20 shares, 10,000 ; Boston and Worcester, 239 shares, 23,900 ; Nashua and Lowell, 20 shares, 2000 ; Boston and Providence, 300 shares, 28,995 ; Taunton Branch, 66 shares, 6570. Part of surplus invested thus :—Hamilton Manufacturing Company, 12 shares, 12,000 ; Boston do., 5 shares, 3500 ; Lawrence do., 5 shares, 5000 ; Merrimack do., 8 shares, 8000 ; Tremont Mills, 6 shares, 6000.

Atlantic, do. The secretary states, under date of Dec. 23d, 1843, "that the stockholders in this company, at a meeting holden on the 11th of August, 1842, voted to close the business of the company, and divide the capital stock as soon as practicable. The capital has since been divided among the stockholders, and the charter of the company will probably be surrendered as soon as the business is finally closed."

Boston, do. The bank stock owned is in the following banks :—New England, 220 shares, 22,000 ; Railroad, 220 shares, 22,000 ; Globe, 200 shares, 20,000 ; Merchants, 200 shares, 20,000 ; Suffolk, 200 shares, 20,000 ; Union, 130 shares, 13,000 ; Shoe and Leather Dealers, 120 shares, 12,000 ; Massachusetts, 40 shares, 10,000 ; Tremont, 70 shares, 7000 ; Granite, 70 shares, 7000 ; Hamilton, 70 shares, 7000 ; State, 100 shares, 6000 ; Traders, 50 shares, 5000 ; North, 50 shares, 5000 ; Atlas, 50 shares, 5000 ; Shawmut, 20 shares, 2000 ; Washington, 10 shares, 1000. The railroad stock is as follows ;—Taunton Branch, 200 shares, 20,000 ; Boston and Providence, 200 shares, 20,000 ; Boston and Lowell, 20 shares, 10,000 ; Boston and Worcester, 100 shares, 10,000. "The company have also due them $12,000, being amount advanced on account of the estimated losses, as above stated."

Boylston Fire and Marine, do. The bank stock owned is in the Washington, 2500 shares, $250,000.

Firemen's, do. The bank stock owned is in the following banks :—Atlas, 191 shares, $17,190 ; Brighton, 33 shares, 3300 ; City, 54 shares, 4590 ; Columbian, 110 shares, 11,000 ; Globe, 250 shares, 25,000 ; Granite, 200 shares, 17,600 ; Hamilton, 100 shares, 10,000 ; Merchants, 165 shares, 16,500 ; Market, 350 shares, 24,500 ; New England, 100 shares, 10,000 ; North, 200 shares, 17,600 ; People's, 80 shares, 3200 ; Railroad, 175 shares, 17,500 ; Suffolk, 27 shares, 2700 ; State, 154 shares, 9240 ; Traders, 250 shares, 20,000 , Tremont, 100 shares, 8,500 ; Union, 120 shares, 12,000 ; Worcester, 135 shares, 12,825. The railroad stock owned is Boston and Providence, 50 shares, $4650.

Franklin, do. The bank stock owned is in the following banks :—Atlas, 200 shares, $20,000 ; American, 79 shares, 395 ; Atlantic, 210 shares, 21,000 ; City, 300 shares, 30,000 ; Granite, 52 shares, 5,200 ; Globe, 762 shares, 76,200 ; State, 414 shares, 24,840 ; Union, 113 shares, 11,300 ; Falmouth, 35 shares, 3500 ; Norfolk, 100 shares, 1750. The railroad stock owned is Boston and Providenee, 115 shares, $11,500.

Hope, do. The bank stock owned is in the following banks :—Atlas, 687 shares, $68,836 50 ; Oriental, 240 shares, 12,496 75 ; Columbian, 20 shares, 2160 ; Merchants, 200 shares, 20,515 ; State, 210 shares, 12,360 50 ; Granite, 170 shares, 15,566 75 ; North, 169 shares, 15,158 62 ; Suffolk, 9 shares, 1062 ; Market, 48 shares, 3382 ; City, 1 share, 85.

Manufacturers, do. The bank stock owned is in the following banks :—City, 1000 shares, $94,567 50 ; Atlantic, 345 shares, 34,500 ; Shoe and Leather Dealers, 317 shares, 31,109 82 ; Shawmut, 349 shares, 29,959 ; Granite, 175 shares, 15,275 25 ; Railroad, 151 shares, 14,102 ; Traders, 151 shares, 11,669 50 ; Tremont, 113 shares, 10,923 55 ; North, 117 shares, 9,676 50 ; Merchants, 74 shares, 7309 ; State, 115 shares, 6891 87 ; New England, 60 shares, 5962 75 ; Market, 79 shares, 4980 87 ; Calais, (Maine) 100 shares, 4500 ; Eagle, 8 shares, 700 ; Norfolk, 50 shares, 500. In State and railroad stock, the return states nothing is invested ; but in other property, $30,590.

Massachusetts Fire and Marine, do. The bank stock owned is in the following banks :—Atlantic, 300 shares, $30,000 ; Boston, 200 shares, 10,000 ; State, 100 shares, 6000 ; Massachusetts, 16 shares,

4000. The company hold a certificate of claim, under the treaty with Spain, for $10,833 43. City of Boston 5 per cent. stock, 33,110, is included in the column of state stock.

Mercantile Marine, do. The bank stock owned is in the following banks :—Atlantic, 250 shares, $25,000; Boston, 10 shares, 500; City, 258 shares, 25,800; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 77 shares, 7700; Merchants, 55 shares, 5500; New England, 180 shares, 18,000; North, 230 shares, 23,000; Railroad, 37 shares, 3700; State, 290 shares, 17,400; Suffolk, 720 shares, 72,000; Tremont, 128 shares, 12,800; Union, 250 shares, 25,000 The railroad stock owned is Boston and Providence, 100 shares, $10,000.

Merchants, do. The bank stock owned is in the following banks :—Eagle, 2000 shares, $200,000; Merchants, 566 shares, 56,600; Suffolk, 900 shares, 90,000; Globe, 670 shares, 67,000; New England, 100 shares, 10,000; Shoe and Leather Dealers, 48 shares, 4800; Railroad, 153 shares, 15,300.

National, do. The bank stock owned is in the following banks :—Hamilton, 1673 shares, 167,300; Shoe and Leather Dealers, 85 shares, 8500; Merchants, 58 shares, 5800; Shawmut, 44 shares, 4400; Market, 70 shares, 4900; Atlas, 56 shares, 5600; State, 232 shares, 13,920. The Railroad stock owned is Nashua, 10 shares, $1000.

Neptune, do. The bank stock owned is in the following banks :—Tremont, 100 shares, $9000; Granite, 50 shares, 4500; State, 101 shares, 5500; Shawmut, 50 shares, 4500; Shoe and Leather Dealers, 100 shares, 9500; Union, 90 shares, 9000; Merchants, 146 shares, 14,600; Massachusetts, 92 shares, 22,000; Hamilton, 58 shares, 5500; New England, 37 shares, 3500; City, 37 shares, 3000; Columbian, 20 shares, 2000; Boston, 74 shares, 3700; Atlantic, 149 shares, 13,500; Eagle, 4 shares, 400; General Interest (Salem), 100 shares, ——— ; Oriental, 200 shares, ——— ; American, 31 shares, ——— ; Commercial, 46 shares, ———, The railroad stock owned is Boston and Lowell, 11 shares, 5500; Boston and Providence, 100 shares, 10,000. The State stock is the Andover and Haverhill and the Western Railroads.

Suffolk, do. The bank stock owned is in the following banks :—American, 102 shares, $700; Atlantic, 140 shares, 14,000; Boston, 120 shares 6000; Brighton, 20 shares, 2000; Bunker Hill, 30 shares, 3000; City, 40 shares, 4000; General Interest, 480 shares, 3300; Market

10 shares, 700; Massachusetts, 12 shares, 3000; New England, 210 shares, 21,000; North, 230 shares, 23,000; State, 50 shares, 3000; Suffolk, 170 shares, 17,000; Tremont, 100 shares, 10,000; Hamilton, 100 shares, 10,000. The railroad stock is New Bedford and Taunton, 100 shares, $ 10,000.

TREMONT, do. The bank stock owned is in the following banks:—Granite, 198 shares, $ 19,381 50; City, 47 shares, 4700; Atlantic, 10 shares, 952 50; Atlas, 50 shares, 5000; Market, 13 shares, 910; North, 55 shares, 5288; Commercial, 38 shares, 855; Merchants, 23 shares, 2300; Shoe and Leather Dealers, 20 shares, 1960; Union, 15 shares, 1500; State, 14 shares, 805; Tremont, 107 shares, 10,615 75; New England, 153 shares, 15,395 75; Suffolk, 80 shares, 9270. The amount under " State stock, is city of Boston 5 per cent. scrip, $ 1000. The railroad stock owned is Taunton Branch, 50 shares, $ 4697; Eastern, 61 shares, 5978; Boston and Providence, 16 shares, 1406. There is also returned, " 11 shares Lewis Wharf stock, cost $ 9320 41."

UNITED STATES, do. The bank stock owned is in the following banks:—Fairhaven, 20 shares, $ 2000; American, 133 shares, 997 50; Eagle, 5 shares, 500; Shoe and Leather Dealers, 216 shares, 21,600; Globe, 26 shares, 2600; Suffolk, 40 shares, 4000; Market, 255 shares, 17,850; Merchants, 459 shares, 45900. The railroad stock is Norwich and Worcester extension bonds, $ 10,000.

WARREN, do. The bank stock owned is in the following banks:—Shawmut, 501 shares, $ 50,100; State, 54 shares, 3240; Atlas, 20 shares, 2000; North, 19 shares, 1900; Market, 52 shares, 3640; People's, 10 shares, 500. The railroad stock is Boston and Providence, 10 shares, $ 1000.

WASHINGTON, do. The bank stock owned is in the following banks:—Atlantic, 93 shares, $ 9,300; Atlas, 100 shares, 10,000; City, 26 shares, 2,600; Columbian, 56 shares, 5,600; Eagle, 24 shares, 2,400; Globe, 86 shares, 8,600; Hamilton, 138 shares, 13,800; Massachusetts, 70 shares, 17,500; Market, 130 shares, 9,100; New England, 137 shares, 13,700; North, 75 shares, 7,500; Suffolk, 26 shares, 2,600; State, 215 shares, 12,900; Traders, 85 shares, 8,500; Tremont, 30 shares, 3,000; Union, 50 shares, 5,000.

LYNN MECHANICS FIRE AND MARINE, at Lynn. The bank stock owned is in the following banks:—Lynn Mechanics, 349 shares, $ 34,900; Shoe and Leather Dealers, 20 shares, 2,000; Randolph, 25 shares, 2,500. The railroad stock is Eastern, 25 shares, $ 2,500.

Marblehead, at Marblehead. The bank stock owned is in the following banks:—Suffolk, 200 shares, $20,000; New England, 150 shares, 15,000; Globe, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; City, 40 shares, 4,000; Boston, 35 shares, 3,500; Atlantic, 45 shares, 4,500; North, 25 shares, 2,500; Oriental, 45 shares, 45; American, 40 shares, 500; Marblehead, 120 shares, 12,000.

Essex Marine, at Newburyport. The bank stock owned is in the following banks:—Merchants, 618 shares, $30,900; Mechanics, 32 shares, 3,200; Newburyport, 26 shares, 1,300; Ocean, 146 shares, 14,600. The dividends are stated to be "2 dividends of 6 per cent. each since incorporated." The amount borrowed is in bank stock.

Essex, at Salem. The bank stock owned is in the following banks:—General Interest, 256 shares, $1,280; Naumkeag, 185 shares, 16,719 50; Commercial, 142 shares, 8,498 50; Exchange, 144 shares, 8,925 83; Merchants, (Boston,) 50 shares, 4,950; North, 75 shares, 6,525; Shawmut, 20 shares, 1,780.

Oriental, do. The bank stock owned is in the following banks:—Asiatic, 2,457 shares, $70,200; Exchange, 196 shares, 6,533 33; Mercantile, 38 shares, 3,800; Merchants, 4 shares, 400; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2,000; Grand, 100 shares, 10,000; Granite, 86 shares, 8,600; Lynn Mechanics, 106 shares, 10,600; Village, 60 shares, 6,000.

Fairhaven, at Fairhaven. The bank stock owned is in the following banks: Fairhaven, 762 shares, $76,200; Merchants, (at Boston,) 93 shares, 9,300; Merchants, (at New Bedford,) 8 shares, 800.

Bedford Commercial, at New Bedford. The bank stock owned is in the following banks:—Bedford Commercial, 1,080 shares, $108,000; Marine, 100 shares, 10,000; Merchants, 100 shares, 10,000; Fall River, 193 shares, 19,300; Suffolk, 36 shares, 3,600. The railroad stock is New Bedford and Taunton, 75 shares, $7,500.

Mechanics, do. The bank stock owned is in the following banks:—Mechanics, 875 shares, $87,500; Marine, 125 shares, 12,500.

Merchants, do. The bank stock owned is in the Merchants Bank, 1,000 shares, $100,000.

Pacific, do. The bank stock owned is in the following banks:—Bedford Commercial, 149 shares, $14,900; Merchants, 261 shares, 26,100;

Mechanics, 122 shares, 12,200; Marine, 269 shares, 26,900; Fairhaven, 116 shares, 11,600; Fall River, 5 shares, 500. The return states—"office on leased land, $2,000." "Loan to town of New Bedford, $5,200.

Whaling, do. The bank stock owned is in the following banks:—Bedford Commercial, 110 shares, $11,000; Merchants, 102 shares, 10,200; Marine, 236 shares, 23,600; Mechanics, 103 shares, 10,300; Fairhaven 103 shares, 10,300; Bristol County, 48 shares, 4,800; Taunton, 33 shares, 3,300; Falmouth, 30 shares, 3,000; Shawmut, 20 Shares, 2,000,

Old Colony, at Plymouth. The bank stock owned is in the following banks: Wareham, 35 shares, $3,500; Duxbury, 8 shares, 80; Railroad, 35 shares, 3,500; Union, 12 shares, 1,200; Market, 20 shares, 1,400; New England, 15 shares, 1,500; Merchants, (Boston,) 17 shares, 1,700; Old Colony, 24 shares, 2,400; Plymouth, 21 shares, 2,100.

Union, at Provincetown. The bank stock owned is in the Freeman's Bank, at Boston, 170 shares, $17,000.

Commercial, at Nantucket. The bank stock owned is in the following banks: Pacific, 371 shares, $37,720; Manufacturers and Mechanics, 224 shares, 22,410.

Atlantic Mutual, at Boston. The return states, under "all other property, &c.—70 shares in the Merchants Bank, at Boston, cost $7,350. The Company commenced business July 1, 1843."

Equitable Safety, do. The return states, "other notes," (besides premium notes) how secured, &c.

Ten notes secured by mortgages on real estate,	$34,750 00
One note secured by 27 shares in the Plymouth Cordage Manufacturing Company,	1,500 00
One loan on bottomry,	3,500 00
$35,000 United States 6 per cent. stock, cost	35,765 00
5,000 " " 5½ " " "	5,000 00
4,494 34 scrip in this Company, par value	4,494 34

All other property, specifying the amount and value, &c.

230	shares	Merchants Bank, in Boston, cost				$23,446	25
128	“	Traders	“	“	“ -	10,016	00
100	“	Globe	“	“	“ -	10,000	00
100	“	Eagle	“	“	“ -	9,450	00
90	“	Atlas	“	“	“ -	7,672	50
46	“	Granite	“	“	“ -	3,815	75
30	“	State	“	“	“ -	1,707	00
25	“	Tremont	“	“	“ -	2,296	25
17	“	Massachusetts Bank,		“	“ -	3,963	12
15	“	North,	“	“	“ -	1,245	00
$123 62	scrip	in New England M. Ins. Co., par val.				123	62
100 53	“	in New York	“	“	“	100	53

Amount of debts owed by the Company, other than those for losses, &c., are—Interest dividends due in cash to holders of scrip, not yet called for, amount to - - - - - - - 328 38

The dividends are for three years ending 7th Feb., 1843.

The Company have undivided profits on hand for this year, 58,440 63

New England Mutual Marine, do. The return states, “other notes,” &c., to be for premiums. Debts due to the Company, &c., remaining charged on account. All other property, specifying amount and value, &c.

Granite Bank, 103 shares,	- -	$9,270 00		
Merchants Bank 20 “	- -	2,080 00		
City “ 20 “	- -	1,960 00		
North “ 26 “	- -	2,340 00		
Shawmut “ 18 “	- -	1,620 00		
Atlas “ 13 “	- -	1,222 00		
			$18,492 00	
Boston and Maine Railroad, 107 shares,		11,180 00		
Eastern Railroad, - 33 “		3,465 00		
Worcester and Norwich Railroad bonds,		6,000 00		
			20,645 00	
United States 6 per cent. stock,	- - - - -		11,900 00	
Reinsurance scrip,	- - - - - -		160 00	
Total,	- - - - - -		$51,197 00	

The return states the total at - - - $51,637 00

“Additional premiums on marine risks, omitted in printed form,” - - - - - - $17,331 76

INSURANCE ABSTRACT

FOR DECEMBER,

1844.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL:

AND ALSO OF

MUTUAL MARINE, AND MUTUAL FIRE AND MARINE

INSURANCE COMPANIES,

EXHIBITING THE CONDITION OF THOSE

INSTITUTIONS ON THE FIRST DAY OF DECEMBER,

1844.

PREPARED BY

JOHN G. PALFREY,

Mass., SECRETARY OF THE COMMONWEALTH.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS.
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Commonwealth of Massachusetts.

SECRETARY'S OFFICE; BOSTON, Dec. 21st, 1844.

To the Honorable Senate and House of Representatives :

I respectfully submit the following Abstract of Returns from Insurance Companies, with a specific capital, and of Mutual Marine and Mutual Fire and Marine Insurance Companies, agreeably to the provisions of the Act of 1837, Chap. 192, and of the Act of 1842, Chap. 9. Returns have also been received from two Mutual Fire Insurance offices, but these, not being required by law, are not introduced into the Abstract.

JOHN G. PALFREY, *Secretary.*

ABSTRACT OF THE RETURNS OF INSURANCE COMPANIES, incorporated with Specific Capital, showing the state of said Corporations, on the first day of December, A. D. 1844.

Place where Located.	Names.	Capital.	United States Stocks and Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by Mortgage on the same.	Loans on Collateral and Personal security.	Loans on Personal Security only.	Cash on hand.	Reserved or Contingent Fund.	Invested in Rail Road Stock.	Losses ascertained and unpaid.	Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid.	Amount of Premium Notes on Risks terminated.	Amount of Premium Notes on Risks not terminated.	Total amount of Premium Notes.	Amount of Notes considered bad, or doubtful, not charged to profit and loss.	At Risk. MARINE.	At Risk. FIRE.	Amount of Premiums on Fire Risks undetermined.	Average annual Dividends for five preceding years, or since incorporated.	Highest rate of Interest received on Loans, excepting on Bottomry or on Respondentia.	Highest rate of Interest on Discount paid for moneys borrowed by the Company.	Amount Borrowed and what security.	Amount of Capital Stock pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remains unsubscribed for.
Boston,	American,	$300,000 00	$71,000 00	$174,341 75	.	$5,000 00	$40,000 00	$7,000 00	$47,062 92	$4,392 92	$17,819 49	-	$71,465 00	-	$17,000 00	$18,240 27	$56,537 45	$74,777 72	$2,500 00	2,941,448 00	$2,219,005 00	$13,149 79	$14\frac{3}{5}$ per cent.	6 per cent.	-	-	$1,400 00	$745 49	$19,805 23	-
"	Boston,	300,000	30,000	207,000	$50,543 68	-	-	10,700	5,078 39	425	4,521 33	$72,483 99	63,500	-	6,200	1,546 39	43,768 51	45,314 90	-	1,476,437	-	-	11 " "	6 " "	5 per cent.	-	800	-	32,468 65	-
"	Boylston Fire and Marine,	300,000	-	250,000	-	-	46,700	15,300	-	-	11,799 35	-	-	$308 50	4,000	3,346 67	21,096 65	24,443 32	-	1,164,013	2,252,293	9,074 61	$6\frac{2}{5}$ " "	6 " "	-	-	-	1,006 07	5,757 34	-
"	Firemen's,	300,000	5,000	248,823	9,168	-	35,000	93,200	-	-	8,275 98	53,053 62	5,000	1,055	10,000	-	-	-	-	-	7,695,230	50,888 15	$8\frac{1}{5}$ " "	6 " "	5 " "	-	-	40,749 60	-	-
"	Franklin,	300,000	32,000	194,798	16,360	26,284 66	-	21,600	23,010	-	14,700 00	10,570 89	11,500	8,624 62	18,300	10,359 49	28,623 29	39,182 78	1,129 40	1,143,329	1,862,693	15,537 43	$6\frac{3}{5}$ " "	6 " "	6 " "	-	6,500	1,026 83	20,193 07	-
"	Hope,	200,000	-	152,137 62	-	34,500	-	-	2,100	-	2,729 79	11,613	-	100	-	8,785 00	16,969 00	25,754 00	700 00	625,732	-	-	$6\frac{4}{5}$ " "	6 " "	6 " "	-	1,200	-	3,841 00	110
"	Manufacturers,	400,000	-	314,650 36	-	-	35,575 30	102,714	99,050 97	-	17,354 81	60,000	-	-	19,200	2,209 25	19,661 38	21,870 63	-	1,764,358	9,228,474	83,909 07	$20\frac{2}{3}$ " "	-	6 " "	-	18,700	41,647 32	9,022 31	-
"	Massachusetts Fire and Marine, discontinued.																													
"	Mercantile Marine,	300,000	-	309,475	-	-	-	-	-	-	1,133 99	-	10,000	-	6,340	6,955 92	32,927 11	39,983 03	-	1,535,246	-	-	$10\frac{1}{5}$ " "	6 " "	6 " "	$6,000 00	-	-	26,198 23	-
"	Merchants,	500,000	-	433,275	34,000	-	100,000	19,000	3,000	590 91	22,392 99	61,413 82	43,250	9,575	27,320	13,178 95	71,550 56	64,729 51	1,709 76	5,788,595	9,116,740	50,933 48	$23\frac{1}{2}$ " "	6 " "	6 " "	-	4,500	7,358 20	45,467 91	-
"	National,	500,000	-	196,320	.	-	60,000	214,375	32,900	125,556 29	17,207 11	-	1,000	264 68	30,000	2,774 61	32,748 92	35,523 53	-	3,294,044	5,696,611	35,931 12	$15\frac{1}{5}$ " "	6 " "	4 " "	-	2,900	738 84	42,769 48	-
"	Neptune,	200,000	57,000	130,936 85	17,000	-	-	94,350	18,875	-	9,911 05	50,000	15,500	21,670	18,250	21,979 79	196,206 13	218,185 92	-	7,283,347	2,839,676	12,862 22	$26\frac{2}{5}$ " "	6 " "	5 " "	13,000	-	2,381 43	176,838 49	-
"	Suffolk,	225,000	10,000	132,390	-	-	66,976 73	2,200	-	2,258 15	9,379 32	-	11,000	-	-	3,568 23	21,729 40	25,297 63	-	980,673	354,556	1,038 77	$8\frac{2}{5}$ " "	6 " "	6 " "	-	-	10 12	7,407 33	12½
"	Tremont,	-	-	-	-	-	-	-	12,300	750	11,717 92	-	-	11,250	11,600	20,009 27	39,817 73	59,827	-	842,152	546,305	3,825 46	$23\frac{4}{5}$ " "	6 " "	6 " "	-	-	-	97,892 46	-
"	United States,	200,000	-	90,950	-	41,500	45,201	26,000	-	-	12,855 48	40,781 97	9,000	15,300	-	16,596 67	34,461 98	51,058 65	-	883,980	531,572	1,935 62	$11\frac{1}{5}$ " "	6 " "	-	-	-	-	22,314 13	-
"	Warren,	150,000	-	65,080	-	27,000	400	34,600	13,625	750	9,089 41	-	1,000	7,490 92	21,300	52,609 59	96,200 27	148,609 86	750	2,060,191	-	-	$8\frac{4}{5}$ " "	6 " "	5 " "	-	300	-	60,214 83	-
"	Washington,	200,000	-	137,900	-	-	-	119,500	17,000	7,202 54	312 05	72,659 71	-	4,000	13,150	11,756 39	33,697 52	45,453 91	1,200	1,350,811	-	-	$12\frac{4}{5}$ " "	6 " "	5 " "	3,500	4,500	.	22,653 79	-
		4,375,000 00	205,000 00	3,038,077 58	127,071 88.	134,284 66	431,853 03	760,539 00	274,222 26	141,925 81	171,200 07	432,577 00	242,215 00	79,638 72	202,660 00	193,916 49	746,195 90	040,212 39	7,989 16	33,134,356 00	42,346,155 00	279,085 72	$13\frac{41}{100}$ per cent.	6 per cent.	$5\frac{69}{100}$ per cent.	22,500 00	40,800 00	98,663 90	592,874 25	122½

INSURANCE RETURNS, with Specific Capital—*Continued.*

Place where Located.	Names.	Capital.	United States Stocks and Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by Mortgage on the same.	Loans on Collateral and Personal security.	Loans on Personal Security only.	Cash on hand.	Reserved or Contingent Fund.	Invested in Rail Road Stock.	Losses ascertained and unpaid.	Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid.	Amount of Premium Notes on Risks terminated.	Amount of Premium Notes on Risks not terminated.	Total amount of Premium Notes.	Amount of Notes considered bad, or doubtful, not charged to profit and loss.	At Risk. MARINE.	At Risk. FIRE.	Amount of Premiums on Fire Risks undetermined.	Average annual Dividends for five preceding years, or since incorporated.	Highest rate of Interest received on Loans, excepting on Bottomry or on Respondentia.	Highest rate of Interest on Discount paid for moneys borrowed by the Company.	Amount Borrowed and what security.	Amount of Capital Stock pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remains unsubscribed for.
Beverly, - - -	Beverly, - - - - - - -	No return.																												
Lynn, - - - -	Lynn Mechanics Fire and Marine, - - -	$50,000 00	.	$30,100 00	.	.	.	1,200 00	15,050 00	$2,215 42	$681 61	$10,533 42	$4,500	-	-	$4,814 46	$262 52	$5,539 28	.	$20,050 00	$16,300 00	$153 63	13 per cent.	6 per cent.	.	.	.	.	$415 71	.
Marblehead, - - -	Marblehead Marine, - - - - -	100,000	-	96,680	-	-	-	-	-	.	2,366 62	.	.	$500 00	-	3,955 73	10,267 93	14,223 66	$514 50	327,590	.	.	$6\frac{1}{4}$ " "		6 per cent.	-	-	.	2,872 50	-
Salem, - - - -	Essex, - - - - - - - -	100,000	$5,000 00	53,266 67	$19,150 40	.	$8,000 00	12,000	-	.	5,310 55	-	-	9,900	$1,070 00	7,022 92	6,794 76	13,817 68	400 00	322,617	37,200	239 35	7 " "	6 " "	.	.	.	.	26,590 38	.
" - - - -	Oriental, - - - - - - -	200,000	-	138,893 33	46,940 00	-	-	15,500	4,500	.	4,702 88	.	-	.	.	4,824 74	11,297 50	16,122 24	-	499,255	199,400	1,217 35	$11\frac{3}{5}$ " "	5 " "	.	-	.	$11 32	19,871 56	.
" - - - -	Salem, - - - - - - - -	No return.																												
Fairhaven, - - -	Fairhaven, - - - - - - -	100,000	.	88,600	.	$6,000 00	.	3,067	1,000	314 47	611 74	.	-	7,941 72	.	4,870 91	7,395	12,265 91	51 00	127,500	.	-	$5\frac{1}{5}$ " "	6 " "	6 " "	$1,500 00	.	.	9,249 45	.
New Bedford, - -	Bedford Commercial, - - - - -	150,000	.	150,900 00	-	5,000	.	-	3,513	.	283	25,000	7,500	.	-	7,814	69,523	77,337 00	-	1,369,817	.	.	$18\frac{4}{5}$ " "	6 " "	6 " "	-	$3,513 00	.	45,891	.
" " - - -	Mechanics, - - - - - - -	100,000	.	100,000	.	.	-	.	-	6,327 10	1,713 28	18,803 93	.	250 62	2,500	10,763 55	23,989 43	34,752 98	6,343 19	430,507	.	.	$24\frac{3}{5}$ " "	6 " "	6 " "	.	.	.	11,984 10	-
" " - - -	Merchants, - - - - - - -	100,000	-	100,000	-	.	1,685 89	-	.	2,100	656 04	.	-	.	.	7,562 33	20,917 69	28,480 02	3,343 34	355,997	.	.	$22\frac{40}{100}$ " "	6 " "	6 " "	.	.	.	.	-
" " - - -	Pacific, - - - - - - - -	100,000	-	92,100	-	.	.	.	.	.	166 03	11,171 31	-	.	2,500	10,549 73	23,835 75	33,385 47	3,771 51	461,175	.	.	$13\frac{3}{5}$ " "	.	.	-	-	-	3,664 98	.
" " - - -	Whaling, - - - - - - -	100,000	-	78,500	.	4,000	2,000	3,000	-	19,622 83	2,219 22	-	-	6,100	7,000	9,359 63	62,490 46	71,856 09	1,735 36	1,381,228 50	.	.	6 " "	6 " "	-	.	.	.	30,682 81	-
Plymouth, - - -	Old Colony, - - - - - - -	50,000	.	19,664	.	.	2,500	18,446 67	6,400	3,115	3,323 08	.	1,500	1,800	100	6,489 78	7,462 84	13,952 62	41 00	136,660	3,350	22 20	$12\frac{4}{5}$ " "	6 " "	6 " "	-	.	-	5,310 78	-
Provincetown, - -	Fishing, - - - - - - -	40,000	.	.	-	.	-	37,240	-	2,700	2,156	.	-	400	-	2,275	1,816	4,091 00	.	41,260	-	-	$6\frac{5}{8}$ " "	.	6 " "	-	.	.	1,055	-
" - - -	Marine, - - - - - - - -	No return.																												
" - - -	Union, - - - - - - - -	50,000	-	17,000	.	.	.	33,000	-	-	1,414 61	.	.	500	-	1,043 42	3,594 60	5,238 02	.	66,050	-	-	7 " "	6 " "	.	-	.	.	442 15	-
Nantucket, - - -	Commercial, - - - - - - -	75,000	.	60,130	.	5,000	6,796	-	-	.	1,424 62	1,544	.	.	-	2,215 60	22,482 96	24,698 56	.	363,060	.	-	$9\frac{1}{5}$ " "	6 " "	.	.	-	.	792 57	8
17 offices out of Boston,—14 made returns, - - - -		1,315,000 00	5,000 00	1,025,831 00	66,070 40	20,000	20,981 89	123,453 67	30,463	36,454 82	27,029 28	67,052 66	13,500	27,392 34	13,170	84,161 80	272,136 44	355,760 53	16,199 93	5,893,766 50	258,750 00	1,632 53	$11\frac{12}{100}$ per cent.	$5\frac{90}{100}$ per cent.	6 per cent.	1,500 00	3,513 00	11 32	158,822 99	8
16 offices in Boston, - - - - - - - -		4,375,000 00	205,000	3,038,077 58	127,071 88	134,284 60	431,853 03	760,539 00	274,222 28	141,925 81	171,200 07	432,577 00	242,215	79,638 72	202,660	193,916 49	746,195 90	040,212 30	7,989 16	33,134,356 00	42,316,155 00	279,085 72	$13\frac{11}{100}$ " "	6 " "	$5\frac{46}{100}$ " "	22,500	40,800	98,663 90	592,874 25	$122\frac{1}{4}$
		5,690,000 00	210,000 00	4,063,011 58	193,142 28	154,284 66	452,834 02	883,992 67	304,685 28	178,380 63	198,229 35	499,629 66	255,715 00	107,031 06	215,830 00	278,078 29	1,018,332 34	1,275,972 92	24,189 00	39,028,122 50	42,602,005 00	280,718 25	$12\frac{53}{100}$ per cent.	$5\frac{86}{100}$ per cent.	$5\frac{73}{100}$ per cent.	24,000 00	44,313	98,675 22	751,697 24	$130\frac{1}{4}$

ABSTRACT OF THE RETURNS OF THE MUTUAL MARINE AND MUTUAL FIRE AND MARINE INSURANCE COMPANIES in the Commonwealth, exhibiting their condition on the first day of December, 1844.

Place where Located.	Names.	Amount of Assets.	Cash.	Premium Notes on Risks terminated.	Premium Notes on Risks not terminated.	Other Notes how secured and for what given.	Debts due to the Company, and how originated other than those above stated.	All other Property specifying amount and value of each kind of Property and Stocks.	Losses paid during the year ending Dec. 1, on Marine Risks.	Return Premiums paid or credited during the same time on Marine Risks.	Losses paid on Fire Risks during same time.	Amount of Losses ascertained and unpaid on Marine Risks.
Boston,	American,	No return.										
"	Atlantic Mutual,	$315,981 40	$12,030 42	$72,755 54	$145,511 08	$4,000 00	-	$315,984 40	$126,761 43	$16,583 88	$2,017 13	$6,719 00
"	Equitable Safety,	431,831 52	5,509 38	27,401 43	212,251 44	54,800 00	-	129,849 97	146,274 89	11,533 81	2,286 21	6,039 00
"	Franklin,	No return.										
"	Neptune,	No return.										
"	New England Mutual,	330,001 65	3,416 27	19,393 03	52,507 80	171,691 00	$6,237 11	76,558 25	96,808 61	7,696 05	789 25	-
"	Tremont,	-	2,728 80	16,659 32	60,375 53	195,132 25	-	-	17,494 95	1,969 71	-	1,820 00
"	United States,	No return.										
"	Washington,	No return.										
New Bedford,	Mutual Marine,	233,753 49	643 94	3,304 85	89,112 61	140,692 06	-	2,000 00	16,388 18	823 82	-	3,651 66
		1,311,571 06	24,328 81	139,514 17	559,758 49	566,315 31	6,237 11	524,392 62	403,728 06	38,607 27	5,092 59	18,229 66

Place where Located.	Names.	Amount of Losses ascertained and unpaid on Fire Risks.	Estimated am't of Losses on claims unliquidated on Marine Risks.	Estimated am't of Losses on claims unliquidated on Fire Risks.	Am't of Expenses paid.	Amount Insured during the year on Marine Risks.	Amount of Premiums on Marine Risks.	Amount Insured during the year on Fire Risks.	Amount of Premiums on Fire Risks.	Amount of Marine Risks terminated.	Amount of Premium on Marine Risks terminated.	Amount of Fire Risks terminated.
Boston,	American,											
"	Atlantic Mutual,	-	$17,000 00	-	$7,392 23	$16,371,638 00	$296,743 39	$4,697,734 00	$16,137 78	$12,701,662 00	$212,966 33	$2,787,219 00
"	Equitable Safety,	-	26,901 00	-	9,973 57	10,714,716 00	206,089 67	4,802,285 00	13,804 31	11,248,579 00	165,235 42	3,919,614 00
"	Franklin,											
"	Neptune,											
"	New England Mutual,	-	18,700 00	-	8,612 83	10,178,317 00	159,954 13	4,637,066 00	13,999 05	7,507,998 00	148,491 12	3,414,117 00
"	Tremont,	-	1,000 00	-	3,990 17	4,303,873 00	95,288 75	1,880,616 00	3,738 68	1,276,622 00	16,659 32	1,036,694 00
"	United States,											
"	Washington,											
New Bedford,	Mutual Marine,	-	-	-	3,201 35	1,832,139 00	63,227 56		-	802,706 00	17,687 68	-
		-	63,601 00	-	33,170 15	43,400,683 00	821,303 50	16,017,651 00	47,679 82	33,537,567 00	581,039 87	11,157,644 00

Place where Located.	Names.	Amount of Premium on Fire Risks terminated.	Amount of undetermined Marine Risks.	Amount of Premium on undetermined Marine Risks.	Amount of undetermined Fire Risks.	Amount of Premium on undetermined Fire Risks.	Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured.	Highest rate of Interest received.	Highest rate of Interest paid.	Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money.	Amount of Premium included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned.	Amount of delinquent notes included in the assets above.	Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years.
Boston,	American,												
"	Atlantic Mutual,	$7,563 58	$3,669,976 00	$83,777 06	$1,910,515 00	$8,574 20	-	6 per cent.	5 per cent	-	-	$142 57	$45,682 19
"	Equitable Safety,	11,301 04	4,770,211 00	135,784 07	2,348,546 00	10,243 07	$577 12	6 " "	5 " "	-	-	2,019 30	172,760 66
"	Franklin,												
"	Neptune,												
"	New England Mutual,	9,602 90	6,493,763 00	116,684 65	2,629,981 00	11,755 25	2,000 00	6 " "	6 " "	-	-	7,949 34	64,722 13
"	Tremont,	987 06	3,027,251 00	78,629 43	843,922 00	2,751 62	-	6 " "	-	-	-	-	-
"	United States,												
"	Washington,												
New Bedford,	Mutual Marine,	-	1,955,268 00	89,112 64	-	-	3,500 00	6 " "	6 " "	-	-	-	-
		29,451 58	19,916,489 00	503,987 85	7,732,964 00	33,324 14	6,077 12	6 per cent.	5½ per ct.	-	-	10,111 21	283,164 98

REMARKS.

American, at Boston. The bank stock owned is in the following banks:—Union, 223 shares, $22,275; Atlas, 229 shares, 21,253 25; Suffolk, 28 shares, 2800; Hamilton, 95 shares, 9342 50; Massachusetts, 2 shares, 490; Merchants, 241 shares, 24,100; New England, 173 shares, 17,300; State, 228 shares, 13,161; Railroad, 220 shares, 16,470; Boston, 205 shares, 10,250; Globe, 170 shares, 17,000; Columbian, 154 shares, 15,400; Eagle, 45 shares, 4500. The Railroad stock owned, is the Boston and Lowell Railroad, 20 shares, 10,000; Boston and Worcester do., 239 shares, 23,900; Nashua and Lowell, 20 shares, 2000; Boston and Providence do., 300 shares, 28,995; Taunton Branch do., 66 shares, 6570. Part of surplus invested as follows: Hamilton Manufacturing Company, 12 shares, 12,000; Boston Manufacturing Company, 5 shares, 3500; Lawrence Manufacturing Company, 5 shares, 5000; Merrimack Manufacturing Company, 8 shares, 8000; Tremont Mills, 6 shares, 6000.

Boston, do. The bank stock owned is in the following banks:—Merchants, 250 shares, $25,000; New England, 220 shares, 22,000 Globe, 200 shares, 20,000; Suffolk, 200 shares, 20,000; Shoe and Leather Dealers, 200 shares, 20,000; Railroad, 220 shares, 16,500; Union, 150 shares, 15,000; Massachusetts, 40 shares, 10,000; City, 100 shares, 9800; State, 130 shares, 7800; Tremont, 70 shares, 7000; Granite, 70 shares, 7000; Hamilton, 70 shares, 7000; North, 71 shares, 6900; Traders, 50 shares 5000; Atlas, 50 shares, 5000; Shawmut, 20 shares, 2000; Washington, 10 shares, 1000. Railroad stock is owned in the Boston and Providence, 200 shares, 20,000; Taunton Branch, 200 shares, 20,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 100 shares, 10,000; Northampton and Springfield, 100 shares, 2500; Old Colony, 100 shares, 1000. The United States stock is the 6 per cent., 30,000; the State stock, Massachusetts 5 per cent.

Boylston Fire and Marine, do. The bank stock owned is in the Washington bank, 2500 shares, $250,000.

Firemen's, do. The bank stock owned is in the following banks:—Atlas, 191 shares, $16,808; Brighton, 33 shares, 3300; City, 100 shares, 9000; Columbian, 110 shares, 11,000; Globe, 250 shares, 25,000; Granite, 200 shares, 17,600: Hamilton, 100 shares, 10,000; Merchants, 200 shares, 20,000; Market, 350 shares, 24,500; New England, 100 shares, 10,000; North, 200 shares, 17,600; Peoples, 80 shares, 3200; Railroad, 175 shares, 13,125; Suffolk, 27 shares, 2700; State, 164 shares, 9840; Traders, 250 shares, 22,000; Tremont, 100 shares, 9000; Union, 120 shares, 12,000; Worcester, 135 shares, 12,150. The United States stock is United States 6 per cent. loan. The State stock is Massachusetts 5 per cent. stock. The Railroad stock owned is the Boston and Providence, 50 shares, 5000.

Franklin, do. The bank stock owned is in the following banks:—Atlas, 200 shares, $20,000; American, 79 shares, 158; Atlantic, 210 shares, 21,000; City, 300 shares, 30,000; Granite, 52 shares, 5200; Globe, 771 shares, 77,100; Merchants, 12 shares, 1200; State, 414 shares, 24,840; Union, 113 shares, 11,300; Falmouth, 35 shares, 3500; Bank of Norfolk, 100 shares, 500. The Railroad stock is the Boston and Providence, 115 shares, 11,500. The United States stock is the loan of 1841 and 1842. State stock, the Massachusetts sterling 5 per cent. stock.

Hope, do. The bank stock owned is in the following banks:—Atlas, 770 shares, $76,847 75; Columbian, 20 shares, 2160; Merchants, 250 shares, 25,515; North, 169 shares, 15,158 62; Granite, 170 shares, 15,566 75; Suffolk, 9 shares, 1062; State, 210 shares, 12,360 50; City, 1 share, 85; Market, 48 shares, 3382.

Manufacturers, do. The bank stock owned is in the following banks:—City, 1000 shares, $94,567 50; Atlantic, 345 shares, 34,500; Shoe and Leather Dealers, 317 shares, 31,109 82; Shawmut, 350 shares, 30,052; North, 294 shares, 25,989 75; Granite, 175 shares, 15,275 25; State, 219 shares, 12,854 87; Traders, 151 shares, 11,669 50; Tremont, 113 shares, 10,923 55; Eagle, 104 shares, 10,348: Railroad, 151 shares, 10,327; Merchants, 92 shares, 9109: Market, 118 shares, 7761 37; New England, 60 shares, 5962 75; Calais, (Maine) 100 shares, 4200. Amount invested in other property, not embraced in these interrogatories, 29,958 75. Under the head, "*Amount of Marine Risks undetermined*," the following note is given. "The above amount of $1,764,358, includes all the company have at risk outstanding, but as they have many open policies by vessel or vessels, it is impossible to state the exact amount at hazard on any particular day, but may be estimated one fifth of the sum, or perhaps more.

Mercantile Marine, do. The bank stock owned is in the following banks :—Atlantic, 250 shares, $ 25,000 ; Boston, 10 shares, 500 ; City, 258 shares, 25,800 ; Columbian, 175 shares, 17,500 ; Eagle, 150 shares, 15,000 ; Globe, 400 shares, 40,000 ; Hamilton, 77 shares, 7700 ; Merchants, 70 shares, 7000 ; New England, 180 shares, 18,000 ; North, 230 shares, 23,000 ; Railroad, 37 shares, 2775 ; State, 290 shares, 17,400 ; Suffolk, 720 shares, 72,000 ; Tremont, 128 shares, 12,800 ; Union, 250 shares, 25,000. The Railroad stock owned is Boston and Providence 100 shares, 10,000. The amount borrowed is on the Company's note.

Merchants, do. The bank stock owned is in the following banks :—Eagle, 1328 shares, $ 132,800 ; Merchants, 750 shares, 75,000 ; Suffolk, 1000 shares, 100,000 ; Globe, 890 shares, 89,000 ; New England, 100 shares, 10,000 ; City, 100 shares, 10,000 ; Shoe and Leather Dealers, 50 shares, 5000 ; Railroad bank, 153 shares, 11,475. The city of Albany bonds, 25,000, and Massachusetts sterling bonds, 9000, make the amount of 34,000, under the head of " State stock." Railroad stock owned is the Boston and Maine, 290 shares, 26,750 ; Boston and Providence, 165 shares, 16,500.

National, do. The bank stock owned is in the following banks :—Hamilton, 1518 shares, $ 151,800 ; Shoe and Leather Dealers, 85 shares, 8500 ; Merchants, 72 shares, 7200 ; Shawmut, 44 shares, 4400 ; Atlas, 56 shares, 5600 ; Market, 70 shares, 4900 ; State, 232 shares, 13,920. Railroad stock owned is the Nashua Railroad, 10 shares, 1000.

Neptune, do. The bank stock owned is in the following banks :—Massachusetts, 92 shares, $ 22,000 ; Merchants, 186 shares, 18,600 ; Atlantic, 149 shares, 13,500 ; Eagle, 119 shares, 11,900 ; Tremont, 109 shares, 9864 ; Shoe and Leather Dealers, 100 shares, 9500 ; Union, 90 shares, 9000 ; State, 150 shares, 8422 85 ; Hamilton, 58 shares, 5500 ; Granite, 50 shares, 4500 ; Shawmut, 50 shares, 4500 ; Boston, 103 shares, 5150 ; New England, 37 shares, 3500 ; City, 37 shares, 3000 ; Columbian, 20 shares, 2000. Railroad stock owned, is the Boston and Lowell Railroad, 11 shares, 5500 ; Boston and Providence, 100 shares, 10,000. United States stock is the twelve million loan to U. S. 57,000. State stock is the Andover and Haverhill and Western Railroads, 17,000. Amount borrowed, "Note on demand," 13,000.

Suffolk, do. The bank stock is owned in the following banks:—American, 100 shares, $ 500; Atlantic, 140 shares, 14,000; Boston, 120 shares, 6000; Brighton, 20 shares, 2000; Bunker Hill, 30 shares, 3000; City, 40 shares, 4000; Bank of General Interest, 480 shares, 1440; Market, 10 shares, 700; Massachusetts, 13 shares, 3250; New England, 210 shares, 21,000; North, 230 shares, 23,000; State, 150 shares, 9000; Suffolk, 170 shares, 17,000; Tremont, 100 shares, 10,000; Hamilton, 100 shares, 10,000; Eagle, 75 shares, 7500. Railroad stock owned is New Bedford and Taunton, 100 shares, 10,000; Old Colony, 100 shares, 1000. United States stock is the twelve million loan to U. S., 10,000.

Tremont, do. Lewis Wharf Company, 11 shares, (cost) $ 9,702 47. The company received a charter as a Mutual Office, March 15, 1844. (See Mutual Returns.)

United States, do. The bank stock owned is in the following banks:—Fairhaven, 20 shares, $ 2000; Shoe and Leather Dealers, 212 shares, 21,200; Suffolk, 40 shares, 4000; Merchants, 459 shares, 45,900; Market, 255 shares, 17,850. The Railroad stock owned is the Norwich and Worcester Railroad extension bonds, 9000.

Warren, do. The bank stock owned is in the following banks:—Shawmut 514 shares, $ 51,400; Atlas, 20 shares, 2000; North, 29 shares, 2900; City, 6 shares, 600; Granite, 5 shares, 500; Traders, 3 shares, 300; Market, 52 shares 3640; State, 54 shares, 3240; Peoples, 10 shares, 500. Rail-road stock owned is the Boston and Providence Railroad, 10 shares, 1000.

Washington, do. The bank stock owned is in the following banks:—Atlantic, 93 shares, $ 9300; Atlas, 100 shares, 10,000; City, 75 shares, 7500; Columbian, 56 shares, 5600; Eagle, 24 shares, 2400; Globe, 86 shares, 8600; Hamilton, 138 shares, 13,800; Massachusetts, 70 shares, 17,500; Market, 130 shares, 9100; New England, 137 shares, 13,700; North, 75 shares, 7500; Suffolk, 26 shares, 2600; Tremont, 100 shares, 10,000; Union, 50 shares, 5000; State, 255 shares, 15,300. "Amount borrowed," on the company's note, 3500.

Lynn Mechanics Fire and Marine, at Lynn. The bank stock owned is in the following banks:—Lynn Mechanics, 335 shares, $ 20,100; Shoe and Leather Dealers, 75 shares, 7500; Randolph, 25 shares, 2500. Railroad stock owned is the Eastern Railroad, 25 shares, 2500; Portland, Saco and Portsmouth, ditto, 20 shares, 2000.

Marblehead Marine, at Marblehead. The bank stock owned is in the following banks:—Suffolk, 200 shares, $20,000; New England, 150 shares, 15,000; Globe, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; Boston, 70 shares, 3500; Atlantic, 45 shares, 4500; City, 40 shares, 4000; North, 25 shares, 2500; American, 40 shares, 180; Marblehead, 120 shares, 12,000.

Essex, at Salem. The bank stock owned is in the following banks:—Naumkeag, 185 shares, $18,5000; Commercial, 142 shares, 9466 67; Exchange, 144 shares, 9600; Merchants, (Boston), 62 shares, 6200; North, 75 shares, 7500; Shawmut, 20 shares, 2000. United States stock owned, is 5 1-2 per cent., 5000; State stock owned is a certificate of Massachusetts 5 per cent. stock, 5000; 17 do. (£200 sterling each), $14,150 40.

Oriental, do. The bank stock owned is in the following banks:—Asiatic. 2457 shares, $70,200; Exchange, 98 shares, 6533 33; Mercantile, 38 shares, 3800; Merchants, 4 shares, 400; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2000; Grand Bank, 100 shares, 10,000; Granite, 86 shares, 8600; Lynn Mechanics, 106 shares, 6360; Village, 60 shares, 6000. 3000 appears to have been loaned to the County of Essex. This amount has been placed under the head, "Loans on collateral and personal security." "Massachusetts State stock," 46,920.

Fairhaven, at Fairhaven. The bank stock owned is in the followiag banks: Fairhaven, 762 shares, $76,200; Merchants, (Boston,) 116 shares, 11,600; Merchants, (New Bedford,) 8 shares, 800.

Bedford Commercial, at New Bedford. The bank stock owned is in the following banks:—Bedford Commercial, 1080 shares, $108,000; Marine, 100 shares, 10,000; Merchants, 100 shares, 10,000; Fall River, 193 shares, 19,300; Suffolk, 36 shares, 3600. Railroad stock owned is the New Bedford and Taunton Railroad, 75 shares, $7500.

Mechanics, do. The bank stock owned is in the following banks:—Mechanics, New Bedford, 875 shares, 87,500; Marine, do. 125 shares, 12,500.

MERCHANTS, do. The bank stock owned is in the Merchants Bank, New Bedford, 1000 shares, $ 100,000. The sum of 3090 is invested in the "Sun Mutual Insurance Company scrip." This company is re-insured, and such losses as have occurred are not in the column under the head of "amount of estimated losses exclusive of such as are returned as ascertained and unpaid."

PACIFIC, do. The bank stock owned is in the following banks:—Bedford Commercial Bank, at New Bedford, 149 shares, $ 14,900; Merchants do; 261 shares, 26,000; Mechanics, do. 122 shares, 12,200; Maine, do. 269 shares, 26,900; Fairhaven, 116 shares, 11,600; Fall River, 5 shares, 500. Loan to the town of New Bedford, 4,875.

WHALING, do. The bank stock owned is is the following banks. Bedford Commercial, at New Bedford, 110 shares, $ 11,000; Merchants, do. 102 shares, 10,200; Marine, do. 236 shares, 23,600; Mechanics, do. 103 shares, 10,300; Fairhaven, 103 shares, 10,300; Bristol County, 48 shares, 4800; Taunton, 33 shares, 3300; Falmouth, 30 shares, 3000; Shawmut, (Boston,) 20 shares, 2000.

OLD COLONY, at Plymouth. The bank stock owned is in the following banks:—Wareham, 35 shares, $ 3500; Duxbury, 8 shares, 64; Railroad, (Lowell,) 40 shares, 3000; Union, (Boston), 12 shares, 1200; Market, do. 20 shares, 1400; New England, do. 15 shares, 1500; Old Colony, 24 shares, 2,400; Merchants, (Boston,) 21 shares, 2100; Plymouth, 21 shares, 2100; Massachusetts, 10 shares, 2400. Railroad stock owned is the Boston and Providence Railroad, 10 shares, 1000; Old Colony, do. 50 shares, 500.

UNION, at Provincetown. The bank stock owned is in the Freeman's Bank, (Boston,) 170 shares, $ 17,000.

COMMERCIAL, at Nantucket. The bank stock owned is in the following banks:—Pacific, 371 shares, 37,720; Manufacturers and Mechanics, 224 shares, 22,410.

Atlantic Mutual, at Boston. In the schedule of assets, the return states, "other notes how secured," &c.

One note secured by 22 shares New England Worsted Company,	$2000 00
One note secured by 2 shares Otis Manufacturing Co.	2000 00

"All other property specifying the amount and value, &c."

300 shares in Merchants Bank,	30,966 00
100 " in Market Bank,	7,250 00
United States loan, 6 per cent.	9,094 67
Balances from ledger for policies issued, for which notes have not yet been given,	34,238 89
Equitable Safety Insurance Company scrip,	137 80

Equitable Safety, do. In the schedule of the assets the return states, "other notes how secured," &c.

16 notes secured by mortgages of real estate,	$46,800
1 " " " 27 shares Plymouth Cordage Manufacturing Company,	1,500
1 note secured by 30 shares Fitchburg Railroad stock,	3,000
One loan on bottomry,	3,500

"All other property specifying amount," &c.

$35,000 United States 6 per cent stock, cost	$35,765 00
5,000 " " 5½ " " "	5,000 00
5,000 " " 5 " " "	5,150 00

287	shares	Merchants	Bank,	Boston,	29,146 25
100	"	Globe	"	"	10,000 00
100	"	Eagle	"	"	9,450 00
128	"	Traders	"	"	10,016 00
90	"	Atlas	"	"	7,672 50
46	"	Granite	"	"	3,815 75
30	"	State	"	"	1,707 00
17	"	Massachusetts	"	"	3,963 12
15	"	North	"	"	1,245 00
25	"	Tremont	"	"	2,296 25
Scrip of this company at par value,					4,623 10

The "amount of debts owed by the Company, other than those for losses above mentioned," &c. are interest dividends due in cash to holders of scrip not yet called for, - - - - - - $577 12

The dividends are for four years, ending Feb. 7th, 1844.

New England Mutual Marine, do. In the schedule of assets the return states, "other notes stating how secured," &c.

For Marine and Fire Premiums, - - - $171,691 00

"Debts due to the Company and how originated," &c.

Fire policies not delivered, - - - $198 19

"All other property specifying," &c.

143 shares	Granite	Bank, cost	- - -	$12,738 75
35 "	North	" "	- - -	3,067 25
25 "	Merchants,	" "	- - -	2,460 00
18 "	Shawmut	" "	- - -	1,547 25
20 "	City	" "	- - -	1,610 00
29 "	Atlas	" "	- - -	2,615 00
5 "	Atlantic	" "	- - -	477 50
20 "	Mechanics	" "	- - -	1,640 00
Norwich and Worcester Railroad bonds, cost			-	11,482 00
Boston and Maine Railroad, 255 shares, "			-	25,480 25
Eastern Railroad, 33 " "			-	3,440 25
United States 6 per cent. stock, 1862, "			-	10,000 00
Insurance scrip,			- - - -	3,301 50

The "amount of debts owed by the Company other than those for losses above mentioned," &c., is the Company's acceptance, - - - - - $2,000 00

"Additional premiums omitted in printed form," - $21,324 32

The dividends were for 1842, 6 per cent. $12,528 08
" " " " 1843, 25 per cent. 52,194 05

Tremont Mutual, do. In the schedule of assets, the return states, "other notes and property."

3 notes secured by mortgage of real estate, - -	$22,000 00
1 " " " 16 bonds Philadelphia and Reading Railroad Company, $1000 each, - -	10,000 00
Loans on bottomry, - - - -	71,500 00

198	shares	Granite	Bank,	cost	18,711 00
47	"	City	"	"	4,476 75
10	"	Atlantic	"	"	955 00
50	"	Atlas	"	"	4,725 00
13	"	Market	"	"	936 00
55	"	North	"	"	5,170 00
23	"	Merchants	"	"	2,409 25
20	"	Shoe and Leathers	"	"	2,000 00
15	"	Union	"	"	1,522 50
14	"	State	"	"	801 50
108	"	Tremont	"	"	9,963 00
153	"	New England	"	"	15,606 00
80	"	Suffolk,	"	"	9,840 00
50	"	Taunton Branch Railroad stock,			6,225 00
61	"	Eastern Railroad,			6,603 25
16	"	Boston and Providence Railroad,			1,688 00

Losses paid and amount insured are for seven months instead of one year. The dividends are 3 per cent. since commencement of business May 1st, 1844.

Mutual Marine, at New Bedford. In the schedule of assets, the return states, "other notes, how secured," &c.

Subscription notes for premiums in advance, - $ 140,692 06

"All other property, specifying amount and value," &c.

Estimated salvage on property abandoned, - - $ 2,000 00

The "amount of debts owed by the Company other than those for losses," &c.

New Bedford Savings Institution.

Company's note discounted, - - - $ 3,500 00

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INSURANCE ABSTRACT

FOR DECEMBER,

1845.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS
OF
INSURANCE COMPANIES,
INCORPORATED WITH SPECIFIC CAPITAL;
ALSO OF
MUTUAL MARINE, AND MUTUAL FIRE AND MARINE
INSURANCE COMPANIES:
EXHIBITING THE CONDITION OF THOSE
INSTITUTIONS ON THE FIRST DAY OF DECEMBER,

1845.

PREPARED BY
JOHN G. PALFREY,
SECRETARY OF THE COMMONWEALTH.

Mass.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS.
No. 37, Congress Street.
1846.

STATE HOUSE, BOSTON

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1845
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Commonwealth of Massachusetts.

Secretary's Office; Boston, Dec. 23d, 1845.

To the Honorable Senate and House of Representatives:

I respectfully submit the following Abstract of Returns from Insurance Companies with a specific capital, and of Mutual Marine and Mutual Fire and Marine Insurance Companies, agreeably to the provisions of the Act of 1837, Chap. 192, and of the Act of 1842, Chap. 9. A Return has also been received from the Plymouth Mutual Fire Insurance Office, but this, not being required by law, is not introduced into the Abstract.

JOHN G. PALFREY, *Secretary.*

ABSTRACT OF THE RETURNS OF INSURANCE COMPANIES, incorporated with Specific Capital, showing the state of said Corporations, on the first day of December, A. D. 1845.

Place where Located.	Names.	Capital.	United States Stocks and Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by Mortgage on the same.	Loans on Collateral and Personal Security.	Loans on Personal Security only.	Cash on hand.	Reserved or Contingent Fund.	Invested in Rail-Road Stock.	Losses ascertained and unpaid.	Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid.	Amount of Premium Notes on Risks terminated.	Amount of Premium Notes on Risks not terminated.	Total amount of Premium Notes.	Amount of Notes considered bad, or doubtful, not charged to profit and loss.	At Risk—Marine.	At Risk—Fire.	Amount of Premiums on Fire Risks undetermined.	Average annual Dividends for five preceding years, or since incorporation.	Highest rate of Interest received on Loans, excepting on Bottomry or on Respondentia.	Highest rate of Interest on Discount paid for moneys borrowed by the Company.	Amount Borrowed, and what security.	Amount of Capital Stock pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for.
Boston,	American,	$300,000 00	$36,000 00	$176,344 75	-	-	$40,000 00	$6,000 00	$43,475 00	-	$12,388 59	-	$82,065 00	-	$9,700 00	$17,288 67	$61,183 51	$78,472 18	$2,500 00	$2,819,259 00	$2,711,150 00	$16,261 11	17⅗ per cent.	6 per cent.	-	-	-	$1,192 45	$83,960 97	-
"	Boston,	300,000	5,000	211,200	$29,990 66	-	-	17,382 07	8,100	-	25,764 32	$74,036 73	74,500	$10,166 00	3,334	2,189 68	55,387 55	57,577 23	-	2,060,115	-	-	11⅘ "	6 "	6 per cent.	-	$800 00	-	25,971 68	-
"	Boylston Fire and Marine,	300,000	-	243,100	-	-	46,700	15,300	15,525	$5,000 00	2,795 52	-	-	-	600	7,910 10	36,686 63	44,596 73	126	1,986,428	2,689,438	13,262 81	6⅘ "	6 "	-	-	-	3,262 30	20,305 52	-
"	Firemen's,	300,000	5,000	237,275	9,168	-	35,000	103,700	-	-	20,864 13	50,879 57	5,000	123	1,700	-	-	-	-	-	9,745,417	64,283 07	10 "	6 "	6 "	-	-	46,262 64	-	-
"	Franklin,	300,000	10,000	202,240	16,360	$15,456 56	-	21,600	33,760	-	6,477 55	12,774 77	11,500	-	2,000	9,782 10	38,508 01	48,290 11	1,129 40	1,552,123	2,937,581	21,859 49	7⅕ "	6 "	5 "	-	10,500	23,050 16	57,531 50	-
"	Hope,	200,000	-	159,860	-	25,500	-	-	8,800	-	2,813 66	12,178 66	-	-	700	4,205	12,848	17,053	-	560,000	-	-	6 "	6 "	6 "	$12,500 00	-	-	38,487 93	110
"	Manufacturers',	400,000	-	295,204 36	-	-	34,404 61	68,214	66,160 14	-	22,400 14	10,000	-	-	27,000	4,313 73	13,960 90	18,274 63	-	1,323,421	10,671,547	95,841 65	19⅗ "	6 "	6 "	-	8,700	142,880 14	49,824 41	-
"	Mercantile Marine,	300,000	-	302,075	-	-	-	-	-	-	744 58	-	10,000	15,000	500	10,274 81	33,151 43	43,426 24	-	1,462,043	-	-	9⅗ "	6 "	6 "	1,500	-	-	36,497 41	-
"	Merchants',	500,000	-	435,475	20,000	-	100,000	9,000	2,000	-	5,838 72	47,407 12	45,500	-	12,000	20,393 71	85,579 61	105,973 32	1,330	6,656,063	13,053,168	74,762 41	$22\frac{9}{20}$ "	6 "	6 "	-	3,000	78,656 24	107,274 71	-
"	National,	500,000	-	167,720	-	-	60,000	192,050	54,400	113,794 85	1,834 41	-	1,300	-	16,000	2,830 67	35,458 91	38,289 58	-	3,276,820	7,156,056	46,456 68	14⅖ "	6 "	6 "	-	1,900	25,433 77	112,468 98	-
"	Neptune,	200,000	10,000	140,196 85	25,640	-	-	70,650	8,875	-	42,197 72	50,000	15,500	26,000	7,567 93	26,315 03	206,602 22	232,917 25	-	*8,290,106	3,901,177	20,570 66	27⅘ "	6 "	6 "	-	-	3,183 26	268,809 06	-
"	Suffolk,	225,000	-	139,550	-	-	69,597 67	-	-	1,468 79	744 35	-	18,000	-	-	5,704 19	29,600 91	35,305 10	-	1,457,166	463,050	1,989 94	8⅘ "	6 "	6 "	2,000	500	1,555 19	23,465 39	13
"	Tremont,	-	-	-	-	-	-	-	15,594	-	2,674 93	-	-	6,250	11,600	2,606 41	6,095 35	8,701 76	-	108,647	-	-	25 "	6 "	-	-	-	-	14,989 11	-
"	United States,	200,000	-	84,650	-	43,500	45,200	26,000	-	-	6,342 85	15,694	-	2,500	-	0,955 23	37,141 74	47,096 97	-	1,335,607	411,955	2,455 13	13⅕ "	6 "	-	-	-	717 73	45,710 18	-
"	Warren,	150,000	-	65,080	-	22,200	200	33,300	13,625	700	6,247	-	1,000	1,928 33	25,400	52,879 16	96,232 07	149,111 23	689 93	2,246,751	-	-	10 "	6 "	6 "	11,500	600	-	120,636	-
"	Washington,	200,000	-	115,910	-	-	-	104,000	14,400	5,285 44	6,687 47	43,418 83	-	16,167	-	11,706 67	41,482 49	53,169 16	624	1,621,274	-	-	12⅘ "	6 "	6 "	-	2,500	-	65,220 77	-
		4,375,000 00	66,000 00	2,995,880 96	101,158 66	106,656 56	431,102 48	667,196 07	284,714 14	126,249 08	166,815 94	316,369 68	264,365 00	78,134 33	118,301 93	188,355 16	789,910 33	978,274 49	6,399 33	36,755,845 00	53,940,539 00	357,743 15	$13\frac{14}{15}$	6	$5\frac{11}{12}$	27,500 00	28,700 00	326,193 88	1,071,153 62	

* "Including all our open policies."

INSURANCE RETURNS, with Specific Capital—*Continued.*

Place where Located.	Names.	Capital.	United States Stocks and Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by Mortgage on the same.	Loans on Collateral and Personal security.	Loans on Personal Security only.	Cash on hand.	Reserved or Contingent Fund.	Invested in Rail-Road Stock.	Losses ascertained and unpaid.	Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid.	Amount of Premium Notes on Risks terminated.	Amount of Premium Notes on Risks not terminated.	Total amount of Premium Notes.	Amount of Notes considered bad, or doubtful, not charged to profit and loss.	At Risk—Marine.	At Risk—Fire.	Amount of Premiums on Fire Risks undetermined.	Average annual Dividends for five preceding years, or since incorporation.	Highest rate of Interest received on Loans, excepting on Bottomry or on Respondentia.	Highest rate of Interest on Discount paid for moneys borrowed by the Company.	Amount Borrowed, and what security.	Amount of Capital Stock pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for.
Beverly,	Beverly,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lynn,	Lynn Mechanics Fire and Marine,	$50,000 00	-	$30,100 00	-	-	-	$1,200 00	$2,050 00	$1,825 94	$16,019 65	$9,122 47	-	-	-	$2,116 25	$270 21	$4,120 67	-	$32,067 00	$15,050	$128 80	$12\frac{3}{5}$ per cent.	6 per cent.	-	-	-	$500 00	$531 45	-
Marblehead,	Marblehead Marine,	100,000	-	96,750	-	-	-	-	-	-	-	-	-	-	-	1,487 75	6,768 34	8,256 09	$1,033 50	271,171	-	-	$6\frac{5}{10}$ "	-	-	-	-	-	12,901 57	-
Salem,	Essex,	100,000	-	51,466 67	$21,320 00	-	$8,000 00	2,000	3,000	-	9,057 21	3,666 92	-	-	$400 00	7,345 29	7,216 17	14,561 46	450	337,309	48,300	372 25	$5\frac{6}{10}$ "	6 "	-	-	-	1,348	23,485 15	-
"	Oriental,	200,000	-	138,693 33	46,920	-	-	15,500	-	-	2,175 54	-	-	$643 50	-	7,299 56	9,175 86	16,475 42	-	384,971	67,700	418 30	$10\frac{4}{5}$ "	6 "	-	-	-	7,979 42	13,496 95	-
"	Salem,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fairhaven,	Fairhaven,	100,000	-	92,900	-	$5,000 00	-	3,007	1,000	2,647 47	161 64	-	-	-	-	4,649 18	1,166	5,815 18	51	18,800	-	-	$4\frac{1}{5}$ "	6 "	6 per cent.	$6,000 00	-	-	196 60	-
New Bedford,	Bedford Commercial,	150,000	-	148,487	-	6,000	-	-	2,300	-	11,319	29,229	$7,500 00	-	7,000	4,623	107,329	111,952	-	2,209,135	-	-	17 "	6 "	6 "	-	$1,300 00	-	26,064	-
" "	Mechanics,	100,000	-	100,000	-	-	-	-	-	21,411 68	899 17	26,427 37	-	-	4,350	7,208 89	5,115 76	12,324 65	2,404 44	89,450	-	-	$22\frac{1}{5}$ "	6 "	6 "	-	-	-	5,222 82	-
" "	Merchants,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
" "	Pacific,	100,000	-	92,200	-	-	-	-	-	4,100	106 99	8,162 43	-	-	1,500	4,955 60	4,952 50	9,908 10	1,452 63	85,550	-	-	$12\frac{2}{5}$ "	-	-	-	-	-	2,750 85	-
" "	Whaling,	100,000	-	78,500	-	-	2,000	3,000	-	9,696 96	22,327 85	25,074 81	-	-	25,600	8,705 60	31,916 88	40,622 48	854 84	611,462 50	-	-	4 "	6 "	-	-	-	-	35,453 67	-
Plymouth,	Old Colony,	50,000	-	20,064	-	-	2,500	17,165	700	4,277	572 43	-	6,000	88 34	-	7,889 36	7,008 15	14,897 51	41	136,755	16,750	105 77	15 "	6 "	6 "	-	-	-	9,279 60	-
Provincetown,	Fishing,	40,000	-	-	-	-	-	37,240	-	2,760	789	-	-	-	-	1,315	325	1,640	-	7,600	-	-	$6\frac{5}{8}$ "	-	-	-	-	-	707	-
"	Marine,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
"	Union,	75,000	-	25,500	-	-	-	49,500	-	-	-	-	-	-	-	2,341 44	6,075 61	8,417 05	-	110,898	-	-	$6\frac{3}{4}$ "	6 "	6 "	-	-	-	5,594	6
Nantucket,	Commercial,	75,000	-	60,130	-	3,000	6,796	-	-	4,557 71	1,597 21	-	-	2,675 40	-	3,559 25	20,461 56	24,020 81	-	320,986	-	-	$6\frac{4}{5}$ "	0 "	-	-	-	-	8,206 13	8
17 offices out of Boston; 13 made returns,		1,240,000 00	-	937,791 00	68,240 00	14,000	19,296 00	128,672 00	9,050	51,276 76	65,028 69	101,683 00	13,500 00	3,407 24	38,850 00	63,496 17	207,781 04	273,011 42	6,287 41	4,616,154 50	147,800 00	1,025 12	$10\frac{1}{13}$	6 per cent.	6 per cent.	6,000 00	1,300 00	9,827 42	143,889 79	
16 offices in Boston,		4,375,000 00	$66,000 00	2,995,880 96	101,158 66	106,656 56	431,102 48	667,196 07	284,714 14	126,249 08	166,815 94	316,389 68	204,365 00	78,134 33	118,301 93	188,355 16	789,919 33	978,274 49	6,399 33	36,755,845	53,940,539 00	357,743 15	$13\frac{11}{15}$	6 "	$5\frac{11}{12}$ "	27,500 00	28,700 00	326,193 88	1,071,153 62	
		5,615,000 00	66,000 00	3,933,671 96	169,398 66	120,656 56	450,398 48	795,868 07	293,764 14	177,525 84	131,844 63	418,072 68	277,865 00	81,541 57	157,151 93	251,851 33	997,700 37	1,251,285 91	12,686 74	41,371,999 50	53,088,339 00	358,768 27				33,500 00	30,000 00	336,021 30	1,215,043 41	

ABSTRACT OF THE RETURNS OF THE MUTUAL MARINE AND MUTUAL FIRE AND MARINE INSURANCE COMPANIES in the Commonwealth, exhibiting their condition on the first day of December, 1845.

Place where Located.	Names.	Amount of Assets.	Cash.	Premium Notes on Risks terminated.	Premium Notes on Risks not terminated.	Other Notes how secured and for what given.	Debts due to the Company, and how originated other than those above stated.	All other Property, specifying amount and value of each kind of Property and Stocks.	Losses paid during the year ending Dec. 1, on Marine Risks.	Return Premiums paid or credited during the same time on Marine Risks.	Losses paid on Fire Risks during same time.	Amount of Losses ascertained and unpaid on Marine Risks.	Amount of Losses ascertained and unpaid on Fire Risks.	Estimated am't of Losses on claims unliquidated on Marine Risks.	Estimated am't of Losses on claims unliquidated on Fire Risks.
Boston,	Atlantic Mutual,	$199,990 26	$4,937 17	$37,536 67	$101,030 67	-	-	$56,485 75	$326,313 11	$35,385 36	$16,966 09	$12,308 00	-	$42,345 00	$200 00
"	Equitable Safety,	422,821 76	2,303 71	19,255 66	176,938 80	$75,158 63	-	149,164 96	196,943 97	10,557 98	7,313 45	11,000 00	-	13,193 50	-
"	Globe,	No return.	-	-	-	-	-	-	-	-	-	-	-	-	-
"	New England Mutual,	274,987 67	5,589 53	23,016 05	48,590 54	95,050 00	$2,109 44	100,632 11	212,096 13	9,349 62	26,056 31	-	-	16,500 00	7,300 00
"	South Cove,	No return.	-	-	-	-	-	-	-	-	-	-	-	-	-
"	Tremont Mutual,	342,568 98	6,697 09	29,389 50	132,600 14	173,682 25	-	-	115,504 87	7,612 09	148 62	10,100 00	-	5,000 00	-
New Bedford,	Mutual Marine,	248,382 94	1,280 60	4,815 73	115,904 62	126,381 79	-	1,100 00	29,737 38	1,760 02	-	-	-	600 00	-
Provincetown,	Equitable Marine,	No return.	-	-	-	-	-	-	-	-	-	-	-	-	-
		1,488,751 61	20,808 30	114,013 61	575,264 77	470,272 67	2,109 44	307,382 82	880,595 46	64,665 07	50,484 47	33,408 00	-	77,638 50	7,500 00

Place where Located.	Names.	Amount of Expenses paid.	Amount Insured during the year on Marine Risks.	Amount of Premiums on Marine Risks.	Amount Insured during the year on Fire Risks.	Amount of Premiums on Fire Risks.	Amount of Marine Risks terminated.	Amount of Premium on Marine Risks terminated.	Amount of Fire Risks terminated.	Amount of Premium on Fire Risks terminated.
Boston,	Atlantic Mutual,	$6,034 67	$12,590,286 00	$212,157 10	$2,820,225 00	$12,853 59	$14,224,515 00	$267,520 28	$4,712,960 00	$14,573 77
"	Equitable Safety,	9,012 31	9,473,208 00	196,700 56	5,283,902 00	15,852 59	9,924,352 00	201,987 81	4,864,691 00	14,205 51
"	Globe,	-	-	-	-	-	-	-	-	-
"	New England Mutual,	8,576 50	9,962,620 00	220,385 72	7,105,667 00	22,889 71	8,052,633 00	228,783 02	5,542,217 00	15,484 88
"	South Cove,	-	-	-	-	-	-	-	-	-
"	Tremont Mutual,	8,838 96	7,076,134 00	164,406 38	3,267,152 00	7,416 72	5,557,014 00	110,235 67	2,580,848 00	4,609 61
New Bedford,	Mutual Marine,	2,849 29	1,445,427 00	56,083 34	-	-	980,244 00	29,291 36	-	-
Provincetown,	Equitable Marine,	-	-	-	-	-	-	-	-	-
		35,311 73	40,547,675 00	849,733 10	18,477,146 00	59,012 61	38,738,758 00	837,818 14	17,700,716 00	48,673 77

Place where Located.	Names.	Amount of undetermined Marine Risks.	Amount of Premium on undetermined Marine Risks.	Amount of undetermined Fire Risks.	Amount of Premium on undetermined Fire Risks.	Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured.	Highest rate of Interest received.	Highest rate of Interest paid.	Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money.	Amount of Premium included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned.	Amount of delinquent notes included in the assets above.	Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years.
Boston,	Atlantic Mutual,	$1,689,015 00	$77,549 11	$1,860,305 00	$11,131 05	$16,706 75	6 per cent.	6 per cent.	-	-	$727 26	$45,682 19
"	Equitable Safety,	4,427,170 00	130,496 82	2,767,757 00	11,890 15	453 56	6 " "	6 " "	-	-	1,724 42	172,760 66
"	Globe,	-	-	-	-	-	-	-	-	-	-	-
"	New England Mutual,	8,403,750 00	108,287 60	3,824,776 00	17,924 95	*17,000 00	6 " "	6 " "	-	-	†11,058 23	110,538 40
"	South Cove,	-	-	-	-	-	-	-	-	-	-	-
"	Tremont Mutual,	4,546,371 00	132,800 14	1,494,226 00	5,558 73	15,000 00	6 " "	6 " "	-	-	63 58	-
New Bedford,	Mutual Marine,	2,420,471 00	115,904 62	-	-	7,000 00	6 " "	6 " "	-	-	-	-
Provincetown,	Equitable Marine,	-	-	-	-	-	-	-	-	-	-	-
		21,486,777 00	565,038 29	9,947,064 00	46,504 88	56,160 31	6 per cent.	6 per cent.	-	-	13,573 49	328,981 25

* "These are notes given by the Company with collateral, to meet demands."

† "Most of these notes are good and will be paid."

The Return from the Merchants Insurance Company, of New Bedford, not being attested by oath or affirmation of either officer, is omitted from the Abstract. It is as follows, viz:—

"Capital," $100,000. "Names of the banks where stock is owned," &c.: Merchants, (New Bedford) 100 shares, [erroneously stated for 1000] $100,000. "Amount invested in real estate, 1685 89. "Loans on personal security only," 2174 82. "Cash on hand," 543 35. "Amount of premium notes on risks terminated," 4323 01. "Amount of premium notes on risks not terminated," 6321 65. "Total amount of premium notes," 10,644 66. "Amount of marine risks undetermined," 109,534 50. "Average annual dividends for five preceding years, if so long incorporated, or since incorporated," 23 per cent. "Highest rate of interest received on loans, excepting on bottomry or respondentia," 6 per cent. "Highest rate of interest or discount paid for monies borrowed by the Company," 6 per cent.

"This Company being re-insured, losses, if any, are paid by the Sun Mutual Insurance Company, New York."

REMARKS.

American, at Boston. The *Bank Stock* owned is in the following banks, viz: Union, 223 shares, $22,275; Atlas, 249 shares, 23,253 25; Hamilton, 95 shares, 9342 50; Massachusetts, 2 shares, 490; Merchants, 241 shares, 24,100; New England, 173 shares, 17,300; State, 228 shares, 13,164; Railroad, 220 shares, 16,470; Boston, 205 shares, 10,250; Globe, 170 shares, 17,000; Columbian, 154 shares, 15,400; Eagle, 45 shares, 4500; Suffolk, 28 shares, 2800. The *Railroad Stock* owned, is the Boston and Lowell Railroad, 20 shares, 10,000; Boston and Worcester, 239 shares, 23,900; Boston and Providence, 300 shares, 28,995; Nashua and Lowell, 26 shares, 2600; Taunton Branch, 66 shares, 6570; Western, 100 shares, 10,000. Part of *Surplus* invested as follows:—Hamilton Manufacturing Company, 12 shares, 12,000; Boston, 5 shares, 3500; Lawrence, 5 shares, 5000; Merrimack, 8 shares, 8000; Tremont Mills, 6 shares, 6000; Relief Steamboat Company, 45 shares, 4500.

Boston, at Boston. The *Bank Stock* owned is in the following banks, viz:—Merchants Bank, 300 shares, $30,000; New England, 220 shares, 22,000; Globe, 200 shares, 20,000; Suffolk, 200 shares, 20,000; Shoe and Leather Dealers, 200 shares, 20,000; Railroad, 220 shares, 16,500; Union, 150 shares, 15,000; Massachusetts, 40 shares, 10,000; City, 100 shares, 10,000; State, 130 shares, 7800; Tremont, 70 shares, 7000; Granite, 70 shares, 7000; Hamilton, 70 shares, 7000; North, 71 shares, 6900; Traders, 50 shares, 5000; Atlas, 50 shares, 5000; Shawmut, 20 shares, 2000. The *Railroad Stock* owned, is the Boston and Providence, 150 shares, 15,000; Taunton Branch, 150 shares, 15,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 100 shares, 10,000; Connecticut River, 100 shares, 10,000; and 50 shares (paid in) 500; Old Colony, 100 shares, 10,000; Relief Steamboat stock, 40 shares, 4000. The *State Stock* is the Massachusetts 5 per cent.

Boylston Fire and Marine, at Boston. The *Bank Stock* owned, is in the Washington Bank, 2431 shares, $243,100. Steamboat Relief Company, 3000.

Firemen's, at Boston. The *Bank Stock* owned is in the following banks, viz:—Atlas Bank, 180 shares, $15,840; Bank of Brighton, 33 shares, 3300; City, 100 shares, 9000; Columbian, 110 shares, 11,000; Globe, 250 shares, 25,000; Granite, 180 shares, 15,840; Hamilton, 100 shares, 10,000; Merchants, 240 shares, 24,000; Market, 280 shares, 19,600; New England, 100 shares, 10,000; North, 180 shares, 15,840; People's, 80 shares, 3200; Railroad, 175 shares, 13,125; Suffolk, 27 shares, 2700; State, 164 shares, 9840; Traders, 180 shares, 15,840; Tremont, 100 shares, 9000; Union, 120 shares, 12,000; Worcester, 135 shares, 12,150. The *Railroad Stock* owned, is the Boston and Providence, 50 shares, 5000. The *United States Stock*, is the 6 per cent. loan The *State Stock*, is the Massachusetts 5 per cent. stock.

Franklin, at Boston. The *Bank Stock* owned is in the following banks, viz:—Atlas, 200 shares, $20,000; Atlantic, 210 shares, 21,000; City, 369 shares, 36,900; Globe, 771 shares, 77,100; Granite, 52 shares, 5,200; Merchants, 24 shares, 2400; State, 414 shares, 24,840; Union, 113 shares, 11,300; Falmouth, 35 shares, 3500. The *Railroad Stock* owned, is the Boston and Providence, 115 shares, 11,500. The *United States Stock*, is the loan of 1842, payable after 1862. The *State Stock*, is the Massachusetts sterling 5 per cent., payable in 1869 and '70, 15,360, and Massachusetts State 5 per cent. stock, payable in 1857, 1000.

Hope, at Boston. The *Bank Stock* owned is in the following banks, viz:—Atlas, 770 shares, $77,000; Columbian, 20 shares, 2000; Merchants, 300 shares, 30,000; North, 169 shares, 16,900; Granite, 170 shares, 17,000; Suffolk, 9 shares, 900; State, 210 shares, 12,600; Market, 48 shares, 3360; City, 1 share, 100.

Manufacturers, at Boston. The *Bank Stock* owned is in the following banks, viz:—City, 1000 shares, $94,567 50; Atlantic, 320 shares, 31,968 50; Shoe and Leather Dealers, 317 shares, 31,109 82; Shawmut, 350 shares, 30,052; North, 294 shares, 25,989 75; Granite, 175 shares, 15,275 25; State, 219 shares, 12,854 87; Tremont, 113 shares, 10,923 55; Railroad, 150 shares, 10,327; Merchants, 110 shares, 10,909; Market, 118 shares, 7761 37; New England, 60 shares, 5962 75; Eagle, 40 shares, 3603; Calais, (Maine,) 100 shares, 3900. "Amount invested in other property not embraced in the interrogatories, 27,935." Under the head "*Amount of Marine Risks undetermined*," the following note is appended to the Return: "The above amount of 1,323,421 includes all the Company have at risk outstanding, but as they have many open policies by vessel or vessels, it is impossible to state the exact amount at hazard on any particular day, but may be estimated one fifth of the sum, or perhaps more."

Mercantile Marine, at Boston. The *Bank Stock* owned is in the following banks, viz:—Atlantic, 250 shares, $25,000; Boston, 10 shares, 500; City, 200 shares, 20,000; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 77 shares, 7700; Merchants, 84 shares, 8400; New England, 180 shares, 18,000; North, 200 shares, 20,000; Railroad, 37 shares, 2775; State, 290 shares, 17,400; Suffolk, 720 shares, 72,000; Tremont, 128 shares, 12,800; Union, 250 shares, 25,000. *Railroad Stock* is owned in the Boston and Providence, 100 shares, 10,000.

Merchants, at Boston. The *Bank Stock* owned is in the following banks, viz:—Eagle Bank, 1200 shares, $120,000; Merchants, 900 shares, 90,000; Suffolk, 1000 shares, 100,000; Globe, 890 shares, 89,000; New England, 100 shares, 10,000; City, 100 shares, 10,000; Shoe and Leather Dealers, 50 shares, 5000; Railroad, ——— shares, 11,475. *Railroad Stock* owned, is the Boston and Providence, 165 shares, 16,500; Boston and Maine, 290 shares, 29,000. The *State Stock* is the Albany 6 per cent. bonds.

National, at Boston. The *Bank Stock* owned is in the following banks, viz:—Hamilton, 1418 shares, $141,800; Shoe and Leather Dealers, 85 shares, 8500; Shawmut, 44 shares, 4400; Atlas, 56 shares, 5600; Market, 70 shares, 4900; State, 232 shares, 13,920; Merchants, 86 shares, 8600. *Railroad Stock* owned, is the Nashua, 13 shares, 1300.

The Return of this office has no signature or affidavit of the *President.*

Neptune, at Boston. The *Bank Stock* owned is in the following banks, viz:—Tremont, 109 shares, $9864; Granite, 50 shares, 4500; State, 150 shares, 8422 85; Shawmut, 50 shares, 4500; Shoe and Leather Dealers, 100 shares, 9500; Union, 90 shares, 9000; Merchants, 225 shares, 22,500; Massachusetts, 92 shares, 22,000; Hamilton, 58 shares, 5500; New England, 37 shares, 3500; City, 50 shares, 4300; Columbian, 20 shares, 2000; Boston, 103 shares, 5150; Atlantic, 149 shares, 13,500; Eagle, 119 shares, 11,900; Market, 58 shares, 4060. The *United States Stock* is the "Twelve Million Loan" to the United States, 10,000. The *State Stock* is the Western Railroad Bonds, 10,000; Andover and Haverhill Railroad Bonds, 7000; Massachusetts Sterling Bonds, 8640. The *Railroad*

Stock owned, is the Boston and Lowell, 11 shares, 5500 ; Boston and Providence, 100 shares, 10,000.

SUFFOLK, at Boston. The *Bank Stock* owned is in the following banks, viz :—American, 102 shares, $400 ; Atlantic, 140 shares, 14,000 ; Boston, 120 shares, 6000 ; Bank of Brighton, 20 shares, 2000 ; Bunker Hill, 30 shares, 3000 ; City, 40 shares, 4000 ; Bank of General Interest, 480 shares, 900 ; Market, 10 shares, 700 ; Massachusetts, 13 shares, 3250 ; New England, 210 shares, 21,000 ; North, 230 shares, 23,000 ; State, 150 shares, 9000 ; Suffolk, 170 shares, 17,000 ; Tremont, 100 shares, 10,000 ; Hamilton, 100 shares, 10,000 ; Eagle, 75 shares, 7500 ; Atlas, 74 shares, 7400. The *Railroad Stock* is the New Bedford and Taunton, 100 shares, 10,000 ; Old Colony, 100 shares, 8000.

TREMONT, at Boston. Lewis Wharf Company, 11 shares, (cost,) $9,922 47. Due from Tremont Mutual Insurance Company, 15,000. This Company received a charter as a Mutual Office March 15th, 1844. (See Mutual Returns.)

UNITED STATES, at Boston. The *Bank Stock* owned is in the following banks, viz :—Shoe and Leather Dealers, 169 shares, 16,900 ; Suffolk, 40 shares, 4000 ; Merchants, 459 shares, 45,900 ; Market, 255 shares, 17,850. Relief Steamboat Company, 25 shares, 2500.

WARREN, at Boston. The *Bank Stock* owned is in the following banks, viz :—Shawmut, 514 shares, $51,400 ; Atlas, 20 shares, 2000 ; North, 29 shares, 2900 ; Granite, 5 shares, 500 ; City, 6 shares, 600 ; Traders, 3 shares, 300 ; Market, 52 shares, 3640 ; State, 54 shares, 3240 ; People's, 10 shares, 500. *Railroad Stock* owned, is the Boston and Providence, 10 shares, 1000 ; Relief Steamboat Company, 2000.

WASHINGTON, at Boston. The *Bank Stock* owned is in the following banks, viz :—Atlantic, 93 shares, $9300 ; Atlas, 100 shares, 10,000 ; City, 75 shares, 7500 ; Columbian, 56 shares, 5600 ; Eagle, 24 shares, 2400 ; Globe, 86 shares, 8600 ; Hamilton, 138 shares, 13,800 ; Massachusetts, 70 shares, 17,500 ; Market, 93 shares, 6510 ; New England, 100 shares, 10,000 ; North, 75 shares, 7500 ; Suffolk, 26 shares, 2600 ; State, 160 shares, 9600 ; Union, 50 shares, 5000.

LYNN MECHANICS FIRE AND MARINE, at Lynn. The *Bank Stock* owned is in the following banks, viz :—Lynn Mechanics Bank, 335 shares, $20,100 ; Shoe and Leather Dealers, 75 shares, 7500 ; Randolph, 20 shares, 2500 ; " Deposited in Lynn Mechanics Bank on interest," 15,000—(placed in the column " Cash on hand.")

Marblehead Marine, at Marblehead. The *Bank Stock* owned is in the following banks, viz :—Suffolk 200 shares, $ 20,000 ; New England, 150 shares, 15,000 ; Globe, 150 shares, 15,000 ; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000 ; Boston, 70 shares, 3500 ; Atlantic, 45 shares, 4500 ; City, 40 shares, 4000 ; North, 25 shares, 2500 ; American, 40 shares, 250 ; Marblehead, 120 shares, 12,000.

Essex, at Salem. The *Bank Stock* owned is in the following banks, viz :—Naumkeag, 185 shares, $ 18,500 ; Commercial, 142 shares, 9466 67 ; Exchange, 144 shares, 9600 ; Merchants, (Boston) 74 shares, 7400 ; North Bank, (Boston) 75 shares, 7500 ; Shawmut, (Boston) 20 shares, 2000. The *State Stock* is 1 certificate Massachusetts 5 per cent., due 1857, 5000 ; 17 do Sterling, due 1871, 16,320.

Oriental, at Salem. The *Bank Stock* owned is in the following banks, viz :—Asiatic, 2457 shares, $ 70,200 ; Exchange, 98 shares, 6533 33 ; Mercantile, 38 shares, 3800 ; Merchants, 4 shares, 200 ; Naumkeag, 250 shares, 25,000 ; Salem, 20 shares, 2000 ; Grand, 100 shares, 10,000 ; Granite, 86 shares, 8600 ; Lynn Mechanics, 106 shares, 6360 ; Village, 60 shares, 6000. *State Stock* is the Massachusetts State Stock, Loan to the county of Essex, 3000.

Fairhaven, at Fairhaven. The *Bank Stock* owned is in the following banks, viz :—Fairhaven, 782 shares, $ 78,200 ; Merchants, (Boston) 139 shares, 13,900 ; Merchants, (New Bedford) 8 shares, 800.

Bedford Commercial, at New Bedford. The *Bank Stock* owned is in the following banks, viz :—Bedford Commercial, 1080 shares, $108,000 ; Merchants, 100 shares, 10,000 ; Marine, 100 shares, 10,000 ; Fall River, 16,887 ; Suffolk, (Boston) 3600. The *Railroad Stock* is the New Bedford and Taunton Railroad Company, 75 shares, 7500.

Mechanics, at New Bedford. The *Bank Stock* owned is in the following banks, viz :—Mechanics, 875 shares, $ 87,500 ; Marine, 125 shares, 12,500.

Merchants, at New Bedford. The bank stock owned is 100 [1000?] shares of the Merchants, $ 100,000.

Pacific, at New Bedford. The *Bank Stock* owned is in the following banks, viz :—Bedford Commercial, 149 shares, $ 14,900 ; Merchants, 261 shares, 26,100 ; Mechanics, 122 shares, 12,200 ; Marine, 269 shares, 26,900 ; Fairhaven, 116 shares, 11,600 ; Fall River, 5 shares, 500. Loan to the town of New Bedford, 4550.

Whaling, at New Bedford. The *Bank Stock* owned is in the following banks, viz:—Bedford Commercial, 110 shares, $ 11,000; Merchants, 102 shares, 10,200; Marine, 236 shares, 23,600; Mechanics, 103 shares, 10,300; Fairhaven, 103 shares, 10,300; Bristol County, 48 shares, 4800; Taunton, 33 shares, 3300; Falmouth, 30 shares, 3000; Shawmut, (Boston) 20 shares, 2000.

Old Colony, at Plymouth. The *Bank Stock* owned is in the following banks, viz:—Wareham, 35 shares, $ 3500; Plymouth, 21 shares, 2100; Old Colony, 24 shares, 2400; Duxbury, 8 shares, 64; Railroad, (Lowell) 40 shares, 3000; Union, (Boston) 12 shares, 1200: Merchants, at do., 25 shares, 2500; New England, at do., 15 shares, 1500; Market, at do., 20 shares, 1400; Massachusetts, at do., 10 shares, 2400. The *Railroad Stock*, is in the Boston and Providence, 10 shares, 1000; Old Colony, 50 shares, 5000.

Union, at Provincetown. The *Bank Stock* owned, is the Freeman's, 255 shares, $ 25,500.

The Return is not signed by the President.

Commercial, at Nantucket. The *Bank Stock* owned, is in the Pacific, 371 shares, $ 37,720; Manufacturers and Mechanics, 224 shares, 22,410.

Atlantic Mutual, at Boston. "All other property, specifying amount and value of each kind of property and stock."

Relief Steamboat Company,	$1,000 00
Merchants Bank, 150 shares,	15,900 00
Balances from legers, premiums charged for policies issued, to be paid for in cash or by note,	25,447 95
Equitable Safety Insurance Company Scrip,	137 80
Claim on Mercantile Mutual Insurance Company, New York, for balance due for re-insurance,	4000 00
Claim on Tremont Insurance Company, for re-insurance,	10,000 00

In the column "Estimated Amount of Losses on claims unliquidated on Marine Risks," $ 17,000 has been added, having been returned as amount on vessels out of time.

"Amount of debts owed by the Company," &c. "Note due Merchants Bank, Boston, for which

they hold as security 150 shares of stock in said bank,"	$15,000 00
Amount due for re-insurance, secured by notes signed by the President of this Company,	1,706 75

Equitable Safety, at Boston. In the schedule of assets, the return states, "other notes, and how secured," &c.

20 notes secured by mortgages of real estate,	$74,158 63
1 do. secured by 10 shares of the Merchants Bank,	1,000 00
"All other property, specifying amount," &c. One bottomry bond,	3,500 00
Five policies not delivered,	155 62
United States Stock, 1862,	43,575 00
Merchants Bank, 344 shares,	36,464 00
Globe " 100 "	10,700 00
Traders " 128 "	12,544 00
Eagle " 100 "	10,500 00
Atlas, " 90 "	9,135 00
Granite, " 46 "	4,577 00
State " 30 "	1,852 50
Tremont " 25 "	2,500 00
North " 20 "	1,940 00
Massachu'ts " 17 "	4,250 00
Boylston " 50 " par value 100, (only 50 per cent. has been paid in,)	2,500 00
Scrip of the Company,	2,471 84
Relief Steamboat Stock,	2,500 00

New England Mutual Marine, at Boston. In the schedule of assets, the return states, "other notes, stating how secured," &c., by personal security for fire and marine premiums. "All other property, specifying," &c.

Merchants Bank, 66 shares, cost	$6,736 25
Mechanics " 50 " "	4,418 00
Atlantic " 5 " "	477 50
City " 20 " "	1,610 00
Shawmut " 18 " "	1,547 25
Atlas " 30 " "	2,715 00
State " 34 " "	2,065 50
North " 61 " "	5,517 75
Traders " 40 " "	3,750 00
Granite " 143 " "	12,738 75
Lancaster " 21 " "	1,974 00
Norwich and Worcester Bonds,	5,482 00
Relief Steamboat Company, 25 shares,	2,500 00

Boston and Maine Railroad, 251 shares,	$25,480	25
Eastern Railroad, 70 shares,	7,269	75
United States 6 per cent. Stock of 1862,	10,000	00
Insurance Scrip,	6,250	11
Cheshire Railroad, (5 shares paid in)	100	00

Mutual Marine, at New Bedford. In the schedule of assets, “other notes, stating how secured,” &c., “subscription notes for premiums in advance,” “all other property specifying,” &c, “estimated salvage on wrecked property,” $1,100 00

“Amount of debts owed by the Company,” &c.,
“Notes of the Company unpaid,” . . 7,000 00

Tremont Mutual, at Boston. In the schedule of assets, “other notes, stating how secured,” &c.

3 notes secured by mortgage of real estate,	$22,000	00
2 do. secured by railroad stocks,	5,300	00
Loans on Bottomry,	53,500	00
James Smith’s note, endorsed by R. Hopkins, for money lent,	850	00
Granite Bank, 198 shares, cost	18,711	00
City “ 47 “ “	4,476	75
Atlantic “ 10 “ “	955	00
Atlas “ 50 “ “	4,725	00
Market “ 13 “ “	936	00
North “ 55 “ “	5,170	00
Merchants “ 27 “ “	2,809	25
Shoe and Leather Dealers Bank, 20 shares, cost	2,000	00
State Bank, 14 shares, cost	801	50
Tremont Bank, 108 shares, cost	9,963	00
New England Bank, 153 shares, cost	15,606	00
Suffolk “ 80 “ “	9,840	00
Union “ 15 “ “	1,522	50
Taunton Branch Railroad, 50 shares, cost	6,225	00
Eastern, 61 shares, cost	6,603	25
Boston and Providence, 16 shares, cost	1,688	00

“Amount of debts owed by the Company,” &c., “the sum of $15,000 is due from the Tremont Mutual Insurance Company to the Tremont Insurance Company, being for money borrowed.

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INSURANCE ABSTRACT

FOR DECEMBER,

1846.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL;

ALSO OF

MUTUAL MARINE, AND MUTUAL FIRE AND MARINE

INSURANCE COMPANIES:

EXHIBITING THE CONDITION OF THOSE

INSTITUTIONS ON THE FIRST DAY OF DECEMBER,

1846.

PREPARED BY

JOHN G. PALFREY,

SECRETARY OF THE COMMONWEALTH.

Mass.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS,
No. 37, Congress Street.
1847.

Rice Institute
Gift

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1846
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Commonwealth of Massachusetts.

Secretary's Office; Boston, Dec. 22d, 1846.

To the Honorable Senate and House of Representatives:

I respectfully submit the following Abstract of Returns from Insurance Companies with a specific capital, and of Mutual Marine and Mutual Fire and Marine Insurance Companies, agreeably to the provisions of the Act of 1837, Chap. 192, and of the Act of 1842, Chap. 9.

JOHN G. PALFREY, *Secretary.*

ABSTRACT OF THE RETURNS OF INSURANCE COMPANIES, incorporated with Specific Capital, showing the state of said Corporations, on the first day of December, A. D. 1846.

Place where Located.	Names.	Capital.	United States Stocks and Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by Mortgage on the same.	Loans on Collateral and Personal Security.	Loans on Personal Security only.	Cash on hand.	Reserved or Contingent Fund.	Invested in Rail-Road Stock.	Losses ascertained and unpaid.	Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid.	Amount of Premium Notes on Risks terminated.	Amount of Premium Notes on Risks not terminated.	Total Amount of Premium Notes.	Amount of Notes considered bad, or doubtful, not charged to profit and loss.	At Risk—Marine.	At Risk—Fire.	Amount of Premiums on Fire Risks undetermined.	Average annual Dividends for five preceding years, or since incorporation.	Highest rate of Interest received on Loans, excepting on Bottomry or on Respondentia.	Highest rate of Interest or Discount paid for moneys borrowed by the Company.	Amount Borrowed, and on what security.	Amount of Capital Stock pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for.
Boston,	American,	$300,000 00	$36,000 00	$171,754 75	-	-	$40,000 00	$6,000 00	$13,275 00	$1,800 00	$11,715 04	-	$85,065 00	-	$18,000 00	$22,175 71	$101,402 06	$123,577 77	$2,500 00	$4,683,528 00	$3,086,651 00	$19,117 43	17$\frac{3}{10}$ per ct.	6 per cent.	6 per cent.	-	$1,400 00	$13,093 46	$113,905 79	-
"	Boston,	300,000	-	211,200	-	-	-	42,757 07	7,380	1,600	8,588 97	$59,756 04	75,000	-	2,000	11,175	77,408 91	88,583 91	1,611 61	2,180,311	-	-	11$\frac{4}{5}$ "	6 "	6 "	-	2,800	-	73,746 88	-
"	Boylston Fire and Marine,	300,000	-	241,600	-	-	46,700	20,300	7,564 04	-	4,211 98	-	-	-	8,000	17,481 97	47,524 99	65,006 96	-	2,189,792	3,210,463	15,848 30	5$\frac{1}{5}$ "	6 "	-	-	-	3,334 11	86,331 57	-
"	Firemen's,	300,000	5,000	237,275	$9,168 00	-	35,000	127,700	6,700	-	8,791 87	61,747	5,000	-	300	-	-	-	-	-	10,824,495	71,996 38	10 "	6 "	6 "	-	-	48,193 65	-	-
"	Franklin,	300,000	10,000	202,240	16,360	$14,097 93	-	21,600	45,210	800	5,853 18	21,139 02	12,500	$1,435 00	2,500	16,355 64	48,213 03	64,568 67	1,150	1,672,675	3,711,883	27,617 18	8$\frac{2}{5}$ "	6 "	-	-	15,000	11,897 64	46,168 51	-
"	Hope,	200,000	-	159,860	-	12,000	-	-	9,475	-	5,815 50	4,320 72	-	5,000	-	6,170 22	11,791 60	17,961 82	800	492,265	-	-	6 "	6 "	6 "	-	-	-	3,895 58	110
"	Manufacturers',	400,000	-	324,788 36	-	-	33,946 06	67,514	84,408 10	10,504 69	19,043 25	10,000	-	-	45,100	3,381 60	23,578 67	26,960 27	-	1,954,411	12,391,773	111,228 15	18$\frac{4}{5}$ "	6 "	6 "	-	8,000	51,854	58,417 12	-
"	Mercantile Marine,	300,000	-	292,075	-	-	-	-	-	800	926 44	-	10,000	1,162 10	1,980	15,037 71	42,424 40	57,462 11	-	1,639,071	-	-	8$\frac{3}{5}$ "	6 "	6 "	*$6,000 00	-	-	61,608 78	-
"	Merchants',	500,000	-	421,575	-	-	100,000	9,000	5,500	3,450	39,273 35	73,447 17	51,300	-	19,000	24,573 70	96,538 62	121,112 32	2,915 29	7,247,702	13,856,305	83,237 61	19$\frac{1}{2}$ "	6 "	6 "	-	3,000	38,883 26	142,296 72	-
"	National,	500,000	-	188,800	-	-	60,000	182,625	49,400	170,005 31	12,906 45	-	1,300	-	16,800	3,702 29	39,928 74	43,631 03	-	4,239,462	7,867,453	52,262 48	12$\frac{3}{5}$ "	6 "	6 "	-	3,900	22,692 59	51,822 36	-
"	Neptune,	200,000	25,000	106,704 35	25,640	-	-	74,450	-	-	33,438 80	-	14,000	49,400	35,069 29	36,341 06	194,141 15	230,482 21	-	6,933,110	4,331,882	24,078 15	23$\frac{4}{5}$ "	6 "	6 "	-	-	7,407 41	328,548 40	-
"	Suffolk,	225,000	-	139,150	-	-	69,783 35	-	2,133 79	-	3,655 25	-	14,500	2,500	-	9,581 74	21,296 68	30,878 42	-	1,022,658	542,815	2,369 29	8$\frac{3}{5}$ "	6 "	6 "	†6,000	500	972 37	39,465 77	13
"	Tremont,	200,000	-	67,676	-	38,000	-	35,000	5,300	5,805 58	26,962 42	-	7,913	66,700	12,150	50,577 80	152,283 46	202,861 26	1,026 82	4,734,337	1,338,786	5,268 80	22$\frac{3}{5}$ "	6 "	6 "	-	-	2,107 84	173,138 75	-
"	United States,	200,000	-	87,150	-	53,000	45,201	26,000	-	2,000	18,144 33	46,660 96	-	2,000	-	18,359 55	43,529 41	61,888 96	-	1,128,866	372,850	3,034 92	13 "	6 "	-	-	-	180	14,288 82	-
"	Warren,	150,000	-	57,100	-	16,500	-	35,500	18,225	-	9,300 64	-	-	2,438 48	16,050	44,478 04	95,662 59	140,140 63	700	1,992,270	-	-	8$\frac{1}{5}$ "	6 "	6 "	‡18,250	-	-	102,322 73	6
"	Washington,	200,000	-	90,450	-	-	-	97,200	18,251 97	11,063 17	3,145 03	-	-	7,200	18,000	12,024 80	62,915 28	74,940 08	624	2,365,778	-	-	11$\frac{2}{5}$ "	6 "	6 "	§5,000	4,500	-	78,320 32	-
		4,575,000 00	76,000 00	2,999,398 46	51,168 00	133,597 93	430,630 41	745,646 07	272,822 90	207,828 65	211,772 50	277,070 91	276,578 00	137,835 58	194,949 29	291,416 83	1,058,639 59	1,350,056 42	11,327 72	44,476,236 00	61,535,356 00	416,058 69	12$\frac{88}{100}$ "	6 "	6 "	35,250 00	39,100 00	200,616 33	1,374,278 10	129

* "On this Company's Note."　　† "Company's Note."　　‡ " Company's Notes and Bank Stock."　　§ " On the Company's Note."

ABSTRACT OF INSURANCE RETURNS, with Specific Capital—*Continued.*

Place where Located.	Names.	Capital.	United States Stocks and Treasury Notes.	Massachusetts Bank Stocks.	State Stock.	Loans on Bottomry and Respondentia.	Invested in Real Estate.	Secured by Mortgage on the same.	Loans on Collateral and Personal security.	Loans on Personal security only.	Cash on hand.	Reserved or Contingent Fund.	Invested in Rail Road Stock.	Losses ascertained and unpaid.	Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid.	Amount of Premium Notes on Risks terminated.	Amount of Premium Notes on Risks not terminated.	Total amount of Premium Notes.	Amount of Notes considered bad, or doubtful, not charged to profit and loss.	At Risk. Marine.	At Risk. Fire.	Amount of Premiums on Fire Risks undetermined.	Average annual Dividends for five preceding years, or since incorporated.	Highest rate of Interest received on Loans, excepting on Bottomry or on Respondentia.	Highest rate of Interest on Discount paid for moneys borrowed by the Company.	Amount Borrowed and on what security.	Amount of Capital Stock pledged to the Company.	Amount of Fire Losses paid the last year.	Amount of Marine Losses paid the last year.	No. of Shares of the Capital Stock owned by the Company, or that remains unsubscribed for.
Lynn, - - - -	Lynn Mechanics Fire and Marine, - - - -	$50,000 00	-	$27,600 00	-	-	-	$1,200 00	$8,050 00	$2,431 78	$7,385 37	$10,410 62	$7,900 00	$1,749 00	-	$5,132 63	$391 20	$7,151 99	-	$30,700 00	$14,450 00	$130 00	$12\frac{4}{5}$ per cent.	6 per cent.	-	-	-	-	$600 28	-
Marblehead, - - -	Marblehead Marine, - - - - -	100,000	-	96,700	-	-	-	-	-	-	523 17	-	-	-	-	1,509 81	2,188	-	-	56,550	-	-	$5\frac{1}{5}$ "	-	-	-	-	-	0,285 93	-
Salem, - - - -	Essex, - - - - - - - - -	100,000	-	56,695 24	$21,320 00	-	$8,000 00	-	-	-	5,602 02	-	-	180	$16,948 50	9,039 46	6,967 59	16,007 05	$450 00	311,770	45,450	353 42	4 "	6 "	-	-	-	-	24,559 91	-
" - - - -	Oriental, - - - - - - - -	200,000	-	138,693 33	46,920	-	-	11,500	-	5,861 02	3,287 28	-	-	-	1,200	7,698 39	9,095 61	16,794	-	342,305	-	-	$10\frac{2}{5}$ "	-	6 per cent.	-	-	-	1,681 41	-
Fairhaven, - - -	Fairhaven, - - - - - - - -	100,000	-	89,000	-	$5,000 00	-	1,000	1,000	3,864 80	102 62	-	-	-	-	3,915 53	-	3,915 53	51	-	-	-	$6\frac{2}{5}$ "	6 "	6 "	-	-	-	228 07	-
New Bedford, - -	Bedford Commercial, - - - - - -	150,000	-	148,487 50	-	5,000	-	-	2,000	-	3,006 34	24,619 87	7,500	1,600	22,500	8,626 03	118,735 05	127,361 07	200	2,344,153	-	-	$15\frac{3}{4}$ "	6 "	6 "	-	$1,300 00	-	43,825	-
" " - - -	Mechanics, - - - - - - - -	100,000	-	100,000	-	-	-	-	-	20,002 87	271 58	24,132 71	-	-	7,904 42	3,183 50	674 76	3,858 26	2,235 93	14,000	-	-	$18\frac{1}{5}$ "	6 "	6 "	-	-	-	8,868 61	-
" " - - -	Pacific, - - - - - - - -	100,000	-	92,200	-	-	-	-	-	3,898 55	614 56	8,146 24	-	-	-	3,633 13	-	3,633 13	649	-	-	-	$13\frac{3}{5}$ "	-	-	-	-	-	1,490 61	-
" " - - -	Whaling, - - - - - - - -	100,000	-	78,500	-	-	1,800	3,000	7,837 65	21,371 97	21,101 51	39,193 90	-	50	26,260	6,459 75	32,091 65	38,651 40	577	613,637 50	-	-	$4\frac{1}{4}$ "	6 "	-	-	-	-	2,269 82	-
Plymouth, - - -	Old Colony, - - - - - - - -	50,000	-	20,000	-	-	2,500	17,215	3,200	3,381 65	2,305 76	-	6,000	5,000	1,700	7,195 79	8,312 90	15,538 69	284	139,245	18,290	138 38	$12\frac{1}{5}$ "	6 "	6 "	-	-	-	5,332 67	-
Provincetown, - -	Union, - - - - - - - -	75,000	-	25,500	-	-	-	49,500	-	-	743 61	318 72	-	-	3,500	3,802 54	7,074 66	10,877 20	-	126,161	-	-	$6\frac{1}{2}$ "	6 "	-	-	-	-	4,611 03	-
Nantucket, - - -	Commercial, - - - - - - - -	75,000	-	37,100	-	3,000	6,500	-	-	2,457 71	858 78	-	-	-	100	4,348 38	23,517 47	27,865 86	-	285,730 50	-	-	$5\frac{3}{8}$ "	6 "	-	-	-	-	5,957 81	8
12 offices out of Boston, - - - - - - - - -		1,200,000 00	-	910,476 07	68,240 00	13,000 00	18,800 00	83,415 00	22,087 65	63,270 35	45,802 60	107,122 06	21,400 00	8,579 00	80,112 92	64,544 94	209,078 89	271,654 18	4,446 93	4,264,252 00	78,190 00	621 80	$9\frac{61}{100}$ per ct.	6 per cent.	6 per cent.	-	1,300 00	-	105,711 15	8
16 offices in Boston, - - - - - - - -		4,575,000 00	76,000 00	2,999,398 46	51,168 00	133,597 93	430,630 41	745,646 07	272,822 90	207,828 65	211,772 50	277,070 91	276,578 00	137,835 58	194,949 29	291,416 83	1,058,639 59	1,350,056 42	11,327 72	44,476,236 00	61,535,356 00	416,058 69	$12\frac{88}{100}$ "	6 "	6 "	35,250 00	39,100 00	200,616 33	1,374,278 10	129
		5,775,000 00	76,000 00	3,909,874 53	119,408 00	146,597 03	449,430 41	820,061 07	294,910 55	271,099 00	257,575 10	384,192 97	297,978 00	146,414 58	275,062 21	355,961 77	1,267,718 48	1,621,710 60	15,774 65	48,740,488 00	61,613,546 00	416,680 49	$11\frac{24}{100}$ per ct.	6 per cent.	6 per cent.	35,250 00	40,400 00	200,616 33	1,479,989 25	137

ABSTRACT OF THE RETURNS OF THE MUTUAL MARINE AND MUTUAL FIRE AND MARINE INSURANCE COMPANIES in the Commonwealth, exhibiting their condition on the first day of December, 1846.

Place where Located.	Names.	Amount of Assets.	Cash.	Premium Notes on Risks terminated.	Premium Notes on Risks not terminated.	Other Notes how secured and for what given.	Debts due to the Company, and how originated other than those above stated.	All other Property specifying amount and value of each kind of Property and Stocks.	Losses paid during the year ending Dec. 1. on Marine Risks.	Return Premiums paid or credited during the same time on Marine Risks.	Losses paid on Fire Risks during same time.	Amount of Losses ascertained and unpaid on Marine Risks.	Amount of Losses ascertained and unpaid on Fire Risks.	Estimated am't of Losses on claims unliquidated on Marine Risks.	Estimated am't of Losses on claims unliquidated on Fire Risks.	Amount of Expenses paid.	Amount Insured during the year on Marine Risks.	Amount of Premiums on Marine Risks.	Amount Insured during the year on Fire Risks.	Amount of Premiums on Fire Risks.	Amount of Marine Risks terminated.	Amount of Premium on Marine Risks terminated.	Amount of Fire Risks terminated.	Amount of Premium on Fire Risks terminated.	Amount of undetermined Marine Risks.	Amount of Premium on undetermined Marine Risks.	Amount of undetermined Fire Risks.	Amount of Premium on undetermined Fire Risks.	Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured.	Highest rate of Interest received.	Highest rate of Interest paid.	Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money.	Amount of Premium included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned.	Amount of delinquent notes included in the assets above.	Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years.
Boston, - -	Atlantic Mutual, - -	This Company	is closing its	concerns.	(See Remark	s.)																													
" - -	Equitable Safety, - -	$401,065 52	$7,244 86	$33,830 64	$134,200 25	$79,658 63	-	$146,131 14	$166,079 04	$12,111 78	$402 76	$33,908 85	-	$30,415 00	-	$9,942 94	$8,555,795 00	$187,564 84	$5,032,282 00	$14,718 75	$9,286,754 00	$199,966 38	$5,396,598 00	$15,831 76	$3,922,224 00	$118,095 28	$2,403,441 00	$10,777 14	$20,687 54	6 per cent.	6 per cent.	-	-	$1,689 30	$157,718 70
" - -	New England Mutual, -	304,366 12	7,714 66	23,651 14	41,902 23	123,796 06	$10,958 68	96,343 35	144,893 00	4,356 11	30,887 03	24,800 00	$1,200 00	15,450	-	9,067 44	8,944,849	180,991 25	6,066,439	21,116 45	9,966,040	165,198 82	5,589,277	19,971 13	6,982,559	89,204 51	4,318,438	18,147 60	27,000 00	6 "	6 "	-	-	*11,881 38	-
New Bedford, -	Mutual Marine, - -	270,720 94	662 40	5,752 46	149,434 73	113,351 35	-	1,520 00	30,222 44	1,729 16	-	-	-	13,660	-	2,720 72	1,568,147	67,893 69	-	-	1,078,274	34,363 58	-	-	2,910,344	149,434 73	-	-	9,000 00	6 "	6 "	-	-	-	-
Provincetown, -	Equitable Marine, - -	61,897 00	1,600 00	2,950 00	7,147 00	32,080 00	-	17,020 00	2,220 00	302 00	-	3,670 00	-	-	-	217 00	220,544	8,881 00	-	-	98,483	3,464 00	-	-	122,062	5,417 00	-	-	-	6 "	6 "	-	-	-	-
		1,038,049 58	17,421 92	66,184 24	332,684 21	349,786 04	10,958 68	261,014 49	365,414 48	18,499 05	31,269 81	62,378 85	1,200 00	59,525 00	-	21,948 10	19,289,335 00	445,330 78	11,098,721 00	35,835 20	20,429,551 00	422,992 78	10,985,875 00	35,802 89	13,937,189 00	362,151 52	6,721,879 00	28,924 74	56,887 54	6 "	6 "	-	-	13,570 68	157,718 70

* " Most of these notes are good, and will be paid."

REMARKS.

American, at Boston. The *Bank Stock* owned is in the following banks:—Union, 223 shares, $22,275; Suffolk, 28 shares, 2800; Hamilton, 95 shares, 9342 50; Massachusetts, 2 shares, 490; Atlas, 244 shares, 22,763 25; Merchants, 200 shares, 20,000; New England, 173 shares, 17,300; State, 228 shares, 13,164; Railroad, 220 shares, 16,470; Boston, 205 shares, 10,250; Globe, 170 shares, 17,000; Columbian, 154 shares, 15,400; Eagle, 45 shares, 4500. The *Railroad Stock* owned, is the Western Railroad, 130 shares, 13,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 239 shares, 23,900; Nashua and Lowell, 26 shares, 2600; Boston and Providence, 300 shares, 28,995; Taunton Branch, 66 shares, 6570. In answer to "What amount of the Capital Stock is pledged to the Company?" "Fourteen *shares*" are returned. Part of the *Surplus* invested as follows:—Hamilton Manufacturing Company, 12 shares, 12,000; Boston, 5 shares, 3500; Lawrence, 5 shares, 5000; Merrimack, 8 shares, 8000; Tremont Mills, 6 shares, 6000; Stock in Relief Steamboat Company, 45 shares, 3000.

Boston, at Boston. The *Bank Stock* owned is in the following banks:—Merchants, 300 shares, $30,000; New England, 220 shares, 22,000; Globe, 200 shares, 20,000; Suffolk, 200 shares, 20,000; Shoe and Leather Dealers, 200 shares, 20,000; Railroad, 220 shares, 16,500; Union, 150 shares, 15,000; Massachusetts, 40 shares, 10,000; City, 100 shares, 10,000; State, 130 shares, 7800; Tremont, 70 shares, 7000; Granite, 70 shares, 7000; Hamilton, 70 shares, 7000; North, 71 shares, 6900; Traders, 50 shares, 5,000; Atlas, 50 shares, 5000; Shawmut, 20 shares, 2000. The *Railroad Stock* owned, is the Taunton Branch, 150 shares, 15,000; Boston and Providence, 150 shares, 15,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 100 shares, 10,000; Connecticut River, 150 shares, 15,000; Old Colony, 100 shares, 10,000; Stock in Relief Steamboat Company, 40 shares, 4000.

Boylston Fire and Marine, at Boston. The *Bank Stock* owned, is the Washington, 2416 shares, $241,600.

Firemen's, at Boston. The *Bank Stock* owned, is the Atlas, 180 shares, $15,840; Bank of Brighton, 33 shares, 3300; City, 100 shares, 9000; Columbian, 110 shares, 11,000; Globe, 250 shares, 25,000; Granite, 180 shares, 15,840; Hamilton, 100 shares, 10,000; Merchants, 240 shares, 24,000; Market, 280 shares, 19,600; New England, 100 shares, 10,000; North, 180 shares, 15,840; People's, 80 shares, 3200; Railroad, 175 shares, 13,125; Suffolk, 27 shares, 2700; State, 164 shares, 9840; Traders, 180 shares, 15,840; Tremont, 100 shares, 9000; Union, 120 shares, 12,000; Worcester, 135 shares, 12,150. The *Railroad Stock* owned, is the Boston and Providence, 50 shares, 5000. The *United States Stock*, is the 6 per cent. loan, at par, 5000. The *State Stock*, is the Massachusetts 5 per cent., at cost, 9168.

Franklin, at Boston. The *Bank Stock* owned is in the following banks:—Atlas, 200 shares, $20,000; Atlantic, 210 shares, 21,000; City, 369 shares, 36,900; Globe, 771 shares, 77,100; Granite, 52 shares, 5200; Merchants, 24 shares, 2400; State, 414 shares, 24,840; Union, 113 shares, 11,300; Falmouth, 35 shares, 3500. The *Railroad Stock* owned, is the Boston and Providence, 115 shares, 11,500; Boston and Worcester, 10 shares, 1000. The *United States Stock*, is the loan of 1842, payable after 1862, 10,000. The *State Stock*, is the Massachusetts sterling 5 per cent., 15,360; Massachusetts State 5 per cent., payable in 1857, 1000. Stock in Relief Steamboat Company, 20 shares, 2000.

Hope, at Boston. The *Bank Stock* owned is in the following banks:—Atlas, 770 shares, $77,000; Merchants, 300 shares, 30,000; State, 210 shares, 12,600; Granite, 170 shares, 17,000; North, 169 shares, 16,900; Market, 48 shares, 3360; Columbian, 20 shares, 2000; Suffolk, 9 shares, 900; City, 1 share, 100.

Manufacturers, at Boston. The *Bank Stock* owned is in the following banks:—City, 1042 shares, $98,747 50; North, 418 shares, 37,688 25; Shawmut, 380 shares, 32,902; Atlantic, 320 shares, 31,968 50; Shoe and Leather Dealers, 317 shares, 31,109 82; Granite, 175 shares, 15,275 25; State, 219 shares, 12,854 87; Tremont, 113 shares, 10,923 55; Merchants, 110 shares, 10,909; Railroad, 151 shares, 10,327; Traders, 88 shares, 8327 50; Market, 118 shares, 7761 37; Eagle, 68 shares, 6431; New England, 60 shares, 5962 75; Calais, (Maine,) 100 shares, 3600. "Amount invested in other property not embraced in the interrogatories, 30,771 77." Under the head "Amount of Marine Risks undetermined," the following note is appended to the Return: "The above amount of 1,954,411, includes all the Company have at risk outstanding; but as they have many open policies by vessel or vessels, it is impossible to state the exact amount at hazard on any particular day, but may be estimated one fifth of the sum, or perhaps more." In answer to "What amount of the Capital Stock is pledged to the Company," 80 *shares* are returned.

Mercantile Marine, at Boston. The *Bank Stock* owned is in the following banks:—Atlantic, 150 shares, $15,000; Boston, 10 shares, 500; City, 200 shares, 20,000; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 77 shares, 7700; Merchants, 84 shares, 8400; New England, 180 shares, 18,000; North, 200 shares, 20,000; Railroad, 37 shares, 2775; State, 290 shares, 17,400; Suffolk, 720 shares, 72,000; Tremont, 128 shares, 12,800; Union, 250 shares, 25,000. The *Railroad Stock* owned, is the Boston and Providence, 100 shares, 10,000.

Merchants, at Boston. The *Bank Stock* owned is in the following banks:—Eagle, 1061 shares, $106,100; Merchants, 900 shares, 90,000; Suffolk, 1000 shares, 100,000; Globe, 890 shares, 89,000; New England, 100 shares, 10,000; City, 100 shares, 10,000; Shoe and Leather Dealers, 50 shares, 5000; Railroad, 153 shares, 11,475. The *Railroad Stock* owned, is the Boston and Providence, 165 shares, 16,500; Boston and Maine, 348 shares, 34,800. Albany Bonds, 20,000.

National, at Boston. The *Bank Stock* owned is in the following banks:—Hamilton, 1418 shares, $141,800; Merchants, 86 shares, 8600; Shoe and Leather Dealers, 85 shares, 8500; Shawmut, 44 shares, 4400; Atlas, 56 shares, 5600; Market, 70 shares, 4900; State, 250 shares, 15,000. The *Railroad Stock* owned, is the Nashua, 13 shares, 1300.

Neptune, at Boston. The *Bank Stock* owned is in the following banks:—Massachusetts, 50 shares, $11,605; Merchants, 150 shares, 15,000; Union, 90 shares, 9000; Shoe and Leather Dealers, 50 shares, 4307 50; State, 200 shares, 11,522 85; Tremont, 122 shares, 11,161; Market, 58 shares, 4060; Eagle, 119 shares, 11,900; Atlantic, 50 shares, 3798; Boston, 103 shares, 5150; Columbian, 59 shares, 5900; City, 50 shares, 4300; New England, 37 shares, 3500; Hamilton, 58 shares, 5500. The *Railroad Stock* owned, is the Boston and Providence, 80 shares, 8000; Boston and Lowell, 12 shares, 6000. The *State Stock*, is the Western Railroad Bonds, 10,000; Andover and Haverhill Railroad Bonds, 7000; Massachusetts sterling Bonds, 8640. The *United States Stock*, is the 12 Million Loan to the United States, 25,000. Relief Steam Stock, 4200.

Suffolk, at Boston. The *Bank Stock* owned is in the following banks:—American, 102 shares, $400; General Interest, 480 shares, 900; Atlantic, 140 shares, 14,000; Boston, 120 shares, 6000; Brighton, 20 shares, 2000; Bunker Hill, 30 shares, 3000; City, 40 shares, 4000; Market, 10 shares, 700; Massachusetts, 13 shares, 3250; New England, 210 shares, 21,000; North, 230 shares, 23,000; State, 150 shares, 9000; Suffolk, 170 shares, 17,000; Tremont, 100 shares, 10,000; Hamilton, 100 shares, 10,000; Eagle, 75 shares, 7500; Atlas, 74 shares, 7400. The *Railroad Stock* owned, is the New Bedford and Taunton, 60 shares, 6000; Old Colony, 85 shares, 8500.

Tremont, at Boston. The *Bank Stock* owned is in the following banks:—Granite, 198 shares, $18,711; City, 47 shares, 4476 75; Atlantic, 10 shares, 955; Atlas, 50 shares, 4725; Market, 13 shares, 936; North, 55 shares, 5170; Merchants, 27 shares, 2809 25; Shoe and Leather Dealers, 20 shares, 2000; Union, 15 shares, 1522 50; State, 14 shares, 801 50; Tremont, 108 shares, 9963; New England, 153 shares, 15,606. The *Railroad Stock* owned, is the Taunton Branch, 50 shares, 6225; Boston and Providence, 16 shares, 1688 (at cost). *Lewis Wharf Company Stock*, 11 shares, 9702 47. Relief Steamboat Company, 25 shares, 2500.

United States, at Boston. The *Bank Stock* owned is in the following banks:—Shoe and Leather Dealers, 169 shares, $16,900; Suffolk, 40 shares, 4000; Merchants, 459 shares, 45,900; Market, 255 shares, 17,850. Relief Steamboat Company, 25 shares, 2500.

Warren, at Boston. The *Bank Stock* owned is in the following banks:—Shawmut, 514 shares, $51,400; Cambridge, 20 shares, 2000; North, 29 shares, 2900; People's, 10 shares, 500; Traders, 3 shares, 300. *Relief Steamboat Company Stock*, 2800.

Washington, at Boston. The *Bank Stock* owned is in the following banks:—Atlas, 100 shares, $10,000; Atlantic, 50 shares, 5000; Columbian, 56 shares, 5600; City, 50 shares, 5000; Eagle, 24 shares, 2400; Globe, 50 shares, 5000; Hamilton, 50 shares, 5000; Massachusetts, 57 shares, 14,250; Market, 50 shares, 3500; New England, 100 shares, 10,000; North, 75 shares, 7500; Suffolk, 26 shares, 2600; State, 160 shares, 9600; Union, 50 shares, 5000.

Lynn Mechanics, at Lynn. The *Bank Stock* owned is in the following banks:—Lynn Mechanics, 335 shares, $20,100; Shoe and Leather Dealers, 75 shares, 7500. The *Railroad Stock* owned, is the Eastern, 55 shares, 5500; New Stock, 6 shares, 400; Portland, Saco and

Portsmouth, 20 shares, 2000. $7000 deposited in Lynn Mechanics Bank, on interest, which sum is included in "*Cash on hand.*"

Marblehead Marine, at Marblehead. The *Bank Stock* owned is in the following banks:—Suffolk, 200 shares, $20,000; Globe, 150 shares, 15,000; New England, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; Boston, 70 shares, 3500; City, 40 shares, 4000; Atlantic, 45 shares, 4500; North, 25 shares, 2500; Marblehead, 120 shares, 12,000; American, 40 shares, "supposed" 200.

Essex, at Salem. The *Bank Stock* owned is in the following banks:—Naumkeag, 185 shares, $18,500; Commercial, 142 shares, 9466 67; Exchange, 144 shares, 9600; Asiatic, 78 shares, 2228 57; Merchants, (Boston,) 74 shares, 7400; North, (do.) 75 shares, 7500; Shawmut, (do.) 20 shares, 2000. *State Stock*, is 1 Certificate Massachusetts, 5 per cent., due 1857, 5000; 17 do., (£200 each,) due 1871, 16,320. 1 Note of Treasurer of Essex County, 3000.

Oriental, at Salem. The *Bank Stock* owned is in the following banks:—Asiatic, 2457 shares, $70,200; Exchange, 98 shares, 6533 33; Mercantile, 38 shares, 3800; Merchants, 4 shares, 200; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2000; Grand, 100 shares, 10,000; Granite, 86 shares, 8600; Lynn Mechanics, 106 shares, 6360; Village, 60 shares, 6000. *Massachusetts State Stock*, 46,920. Loan to the County of Essex, 3000.

Fairhaven, at Fairhaven. The *Bank Stock* owned is in the following banks:—Fairhaven, 853 shares, $85,300; Merchants, (Boston,) 29 shares, 2900; Merchants, (New Bedford,) 8 shares, 800.

Bedford Commercial, at New Bedford. The *Bank Stock* owned is in the following banks:—Bedford Commercial, 1080 shares, $108,000; Marine, 100 shares, 10,000; Merchants, 100 shares, 10,000; Fall River, 193 shares, 16,887 50; Suffolk, (Boston,) 36 shares, 3600. The *Railroad Stock* owned, is the New Bedford and Taunton, 75 shares, 7500. In answer to "What amount of the Capital Stock is pledged to the Company," 13 shares are returned.

Mechanics, at New Bedford. The *Bank Stock* owned is in the following banks:—Mechanics, 875 shares, $87,500; Marine, 125 shares, 12,500.

Pacific, at New Bedford. The *Bank Stock* owned is in the following banks:—Bedford Commercial, 149 shares, $14,900; Merchants, 261 shares, 26,100; Mechanics, 122 shares, 12,200; Marine, 269 shares, 26,900; Fairhaven, 116 shares, 11,600; Fall River, 5 shares, 500. Loan to Town of New Bedford, 4225.

Whaling, at New Bedford. The *Bank Stock* owned is in the following banks:—Bedford Commercial, 110 shares, $11,000; Merchants, 102 shares, 10,200; Marine, 236 shares, 23,600; Mechanics, 103 shares, 10,300; Fairhaven, 103 shares, 10,300; Bristol County, 48 shares, 4800; Taunton, 33 shares, 3300; Falmouth, 30 shares, 3000; Shawmut, (Boston,) 20 shares, 2000.

Old Colony, at Plymouth. The *Bank Stock* owned is in the following banks:—Wareham, 35 shares, $3500; Railroad, 40 shares, 3000; Union, (Boston,) 12 shares, 1200; Market, (do.) 20 shares, 1400; New England, (do.) 15 shares, 1500; Old Colony, 24 shares, 2400; Merchants, (Boston,) 25 shares, 2500; Plymouth, 21 shares, 2100; Massachusetts, (Boston,) 10 shares, 2400. The *Railroad Stock* owned, is the Boston and Providence, 10 shares, 1000; Old Colony, 50 shares, 5000.

Union, at Provincetown. The *Bank Stock* owned, is the Freeman's, (Boston,) 255 shares, $25,500.

Commercial, at Nantucket. The *Bank Stock* owned, is the Pacific, 37 shares, $37,100; Manufacturers and Mechanics, ("*worthless*,") 224 shares, 22,400.

Atlantic Mutual, at Boston. The Return states, "This Company have suspended business, and are now closing up. It is difficult to make any statement under this form that will give a correct statement of its affairs." (Signed and sworn to by the President.)

Equitable Safety, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c.

Twenty notes secured by Mortgage of Real Estate,	$74,158 63
One note secured by 10 shares of Merchants Bank,	1,000 00
One note secured by Steam Tow Boat Stock,	1,000 00
One Loan on Bottomry,	3,500 00
"All other property, specifying amount," &c., United States 6 per cent. Stock,	35,000 00
United States 5 per cent. Stock,	5,000 00
344 shares Merchants Bank Stock,	34,400 00
128 " Traders " "	12,800 00
100 " Globe " "	10,000 00
100 " Eagle " "	10,000 00

90 " Atlas " "	$9,000 00
50 " Boylston " "	5,000 00
46 " Granite " "	4,600 00
30 " State " "	1,800 00
25 " Tremont " "	2,500 00
20 shares North Bank Stock,	2,000 00
17 " Massachusetts Bank Stock,	4,250 00
25 " Steam Tow Boat Stock,	2,500 00
Insurance Scrip,	7,269 44
Fire Policies, not delivered,	11 70
"Amount of debts owed by the Company," &c., One note to Merchants Bank, for a loan secured by Bank Stock,	20,000 00
Sundry Cash Dividends due to holders of Scrip, (not called for,)	887 54

New England Mutual Marine, at Boston. In the schedule of assets, the Return states "other notes and how secured, &c.," "Personal security for Marine and Fire Premiums," 123,796 06. "All other property, specifying amount," &c.

Merchants Bank, 66 shares,	$6,736 25
Mechanics " 32 "	2,732 00
Atlantic " 5 "	477 50
City " 20 "	1,610 00
Shawmut " 18 "	1,547 25
Atlas " 30 "	2,715 00
State " 34 "	2,065 50
North " 61 "	5,517 75
Traders " 40 "	3,750 00
Granite " 93 "	8,071 50
Lancaster " 21 "	1,974 00
Boston and Maine Railroad, 301 shares,	30,480 25
Eastern Railroad, 45 shares,	4,663 50
" " New Stock, 18 shares, paid in,	1,200 00
Cheshire Railroad, 5 shares,	300 00
Norwich and Worcester Bonds,	5,482 00
Insurance Scrip held by the Company,	14,090 21
Relief Steamboat Company,	2,500 00
Fire Policies unpaid,	430 64
"Amount of debts owed by the Company," &c., "3 notes to the Granite Bank, with other notes as Collateral."	27,000 00

Mutual Marine, at New Bedford. In the schedule of assets, the Return states "other notes and how secured," &c.

Subscription notes for premiums in advance, .	$ 113,351 35
"All other property, specifying amount," &c., "office,"	1,500 00
"Scrip of Sun Mutual Insurance Company," . .	20 00
"Amount of debts owed by the Company," &c., "Notes of the Company,"	9,000 00

Equitable Marine, at Provincetown. In the schedule of assets, the Return states, "other notes and how secured," &c.

Loans on 71 notes, secured by Mortgage of Real Estate,	$ 24,980 00
Loans on 31 notes, secured by sureties holding Real Estate,	8,000 00
"All other property, specifying" &c.	
Mechanics Bank, Boston, 48 shares, ...	4,650 00
Shawmut " " 50 "	4,788 00
State " " 27 "	1,647 00
North " " 60 "	5,935 00

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INSURANCE ABSTRACT

FOR DECEMBER,

1847.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL;

ALSO OF

MUTUAL MARINE, AND MUTUAL FIRE AND MARINE

INSURANCE COMPANIES:

EXHIBITING THE CONDITION OF THOSE

INSTITUTIONS ON THE FIRST DAY OF DECEMBER,

1847.

PREPARED BY

JOHN G. PALFREY,

SECRETARY OF THE COMMONWEALTH.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS,
NO. 37, CONGRESS STREET.
1847.

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STATE HOUSE, BOS

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1847
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Commonwealth of Massachusetts.

Secretary's Office; Boston, Dec. 22d, 1847.

To the Honorable Senate and House of Representatives:

I respectfully submit the following Abstract of Returns from Insurance Companies with a specific capital, and of Mutual Marine and Mutual Fire and Marine Insurance Companies, agreeably to the provisions of the Act of 1837, Chap. 192, and of the Act of 1842, Chap. 9.

JOHN G. PALFREY, *Secretary.*

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES

INCORPORATED WITH SPECIFIC CAPITAL,

SHOWING THE STATE OF SAID CORPORATIONS

ON THE FIRST DAY OF DECEMBER, A. D. 1847.

	BOSTON.				
	American.	Boston.	Boylston Fire and Marine.	Firemen's.	Franklin.
Capital,	$300,000 00	$300,000 00	$300,000 00	$300,000 00	$300,000 00
United States Stocks and Treasury Notes,	36,000 00	. .	. .	5,000 00	10,000 00
Massachusetts Bank Stocks,	183,704 75	199,000 00	241,600 00	237,275 00	202,240 00
State Stock,	. .	. .	. .	9,168 00	16,360 00
Loans on Bottomry and Respondentia,	. .	. .	. .	. .	3,000 00
Invested in Real Estate,	40,000 00	. .	45,700 00	35,000 00	. .
Secured by Mortgage on the same,	6,000 00	38,082 07	14,300 00	127,700 00	21,600 00
Loans on Collateral and Personal Security,	11,605 00	5,200 00	30,620 00	23,050 00	49,060 00
Loans on Personal Security only,	2,430 00	2,160 00	21,812 48	. .	1,080 00
Cash on Hand,	4,891 41	225 89	4,637 31	13,679 35	4,537 58
Reserved or Contingent Fund,	. .	41,954 98	. .	82,793 36	18,009 52
Invested in Rail-road Stock,	82,402 50	79,750 00	. .	6,800 00	14,500 00
Losses ascertained and unpaid,	21,734 00	5,266 82	16,874 00	105 00	1,009 55
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	13,466 00	. .	4,900 00	. .	650 00

Amount of Preminm Notes on Risks terminated,	33,947 63	13,729 02	20,874 06	. .	24,415 10
Amount of Premium Notes on Risks not terminated,	94,067 76	98,301 71	62,982 09	. .	54,241 20
Total Amount of Premium Notes,	128,015 39	112,030 73	83,856 15	. .	78,656 30
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	2,500 00	. .	481 00	. .	387 00
At Risk,—Marine,	4,512,023 00	2,491,142 00	2,771,415 00	. .	1,982,210 00
At Risk,—Fire,	3,090,890 00	. .	3,253,758 00	10,898,451 00	3,659,873 00
Amount of Premiums on Fire Risks undetermined,	19,394 71	. .	17,073 11	74,384 75	29,974 05
Average Annual Dividends for five preceding years, or since incorporated,	16 1-5 per ct.	11 2-5 per ct.	5 3-5 per ct.	10 per ct.	7 3-5 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia,	6 "	6 "	6 "	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 "	6 "	. .	6 "	. .
Amount Borrowed, and on what security,	. .	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company,	1,000 00	2,300 00	4,000 00	. .	10,500 00
Amount of Fire Losses paid the last year,	22,013 51	. .	445 42	46,206 00	13,348 31
Amount of Marine Losses paid the last year,	107,460 40	101,995 94	48,946 67	. .	87,592 97
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	. .	. .	. .

	BOSTON.				
	Hope.	Manufacturers.	Mercantile Marine.	Merchants.	National.
Capital,	$200,000 00	$400,000 00	$300,000 00	$500,000 00	$500,000 00
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	170,860 00	375,818 60	292,325 00	434,575 00	193,800 00
State Stock,	. .	. .	. .	20,000 00	. .
Loans on Bottomry and Respondentia,	7,000 00	. .	. .	. .	. .
Invested in Real Estate,	. .	33,536 59	. .	100,000 00	60,000 00
Secured by Mortgage on the same,	. .	57,940 00	. .	9,000 00	165,800 00
Loans on Collateral and Personal Security,	15,175 00	87,504 10	. .	1,800 00	58,550 00
Loans on Personal Security only,	. .	. .	1,080 00	4,853 50	222,783 37
Cash on Hand,	2,306 83	19,622 82	19 30	60,919 22	10,423 82
Reserved or Contingent Fund,	3,722 69	10,000 00	. .	129,149 42	. .
Invested in Rail-road Stock,	. .	. .	11,700 00	62,400 00	1,300 00
Losses ascertained and unpaid,	5,900 00	13,800 00	3,949 88	4,650 00	4,486 76
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	. .	38,600 00	500 00	5,350 00	22,000 00

Amount of Premium Notes on Risks terminated, .	8,380 86	11,913 89	19,156 55	32,322 04	7,915 82
Amount of Premium Notes on Risks not terminated, .	16,805 16	48,200 20	51,645 64	115,179 83	52,144 22
Total Amount of Premium Notes, ...	25,186 02	60,114 09	70,802 19	147,501 87	60,060 04
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	6,000 00	. .	101 00	2,406 63	46 00
At Risk,—Marine, ...	632,497 00	2,543,738 00	1,972,509 00	9,031,026 00	6,131,933 00
At Risk,—Fire, ...	. .	12,775,967 00	. .	13,609,830 00	7,832,974 00
Amount of Premiums on Fire Risks undetermined, .	. .	119,345 30	. .	84,937 00	55,346 37
Average Annual Dividends for five preceding years, or since incorporated, ...	5 4-5 per ct.	11 4-5 per ct.	8 2-5 per ct.	17 per ct.	12 1-5 per ct.
Highest Rate of Iuterest received on Loans, excepting on Bottomry or on Respondentia, ...	6 "	6 "	6 "	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	6 "	6 "	6 "	6 "	6 "
Amount Borrowed, and on what security, . . .	. .	. .	*7,000 00	. .	. .
Amount of Capital Stock pledged to the Company, .	. .	14,000 00	. .	1,900 00	3,650 00
Amount of Fire Losses paid the last year, . . .	. .	83,557 90	. .	11,344 26	10,451 80
Amount of Marine Losses paid the last year, . .	24,893 57	40,687 97	55,540 92	124,434 92	40,463 67
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	110	. .	. .	. .	. .

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* On the Company's Note.

	BOSTON.				
	Neptune.	Suffolk.	Tremont.	United States.	Warren.
Capital, ...	$200,000 00	$225,000 00	$200,000 00	$200,000 00	$150,000 00
United States Stocks and Treasury Notes, . . .	25,000 00	. .	. .	. .	. .
Massachusetts Bank Stocks, ...	109,254 55	137,650 00	67,676 00	84,650 00	64,500 00
State Stock, ...	25,640 00	. .	. .	. .	. .
Loans on Bottomry and Respondentia, . . .	. .	. .	23,000 00	41,544 29	13,460 00
Invested in Real Estate, ...	. .	69,964 64	. .	40,500 00	. .
Secured by Mortgage on the same, ...	81,900 00	. .	27,000 00	14,500 00	37,300 00
Loans on Collateral and Personal Security, . . .	. .	5,818 79	5,400 00	2,000 00	24,230 00
Loans on Personal Security only, ...	. .	. .	1,350 00	152 72	. .
Cash on Hand, ...	10,695 96	595 46	12,112 93	17,672 74	6,717 29
Reserved or Contingent Fund, ...	. .	. .	. .	18,000 00	. .
Invested in Rail-road Stock, ...	15,400 00	14,500 00	8,113 00	5,000 00	. .
Losses ascertained and unpaid, ...	38,350 00	. .	21,573 00	8,725 00	14,692 00
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid, . . .	16,755 43	. .	20,000 00	. .	14,000 00

Amount of Premium Notes on Risks terminated, .	34,517 87	9,586 32	72,018 34	22,324 83	40,066 67
Amount of Premium Notes on Risks not terminated, .	253,878 90	33,762 70	154,764 63	49,662 15	98,897 46
Total Amount of Premium Notes, ...	288,396 77	43,349 02	226,782 97	71,986 98	138,964 13
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	. .	302 00	781 98	. .	850 00
At Risk,—Marine, ...	9,624,124 00	1,354,444 00	4,337,921 00	1,255,741 00	2,438,960 00
At Risk,—Fire, ...	4,083,736 00	563,065 00	1,263,011 00	507,795 00	. .
Amount of Premiums on Fire Risks undetermined, .	24,438 54	2,816 53	4,860 66	3,993 34	. .
Average Annual Dividends for five preceding years, or since incorporated, ...	19 per ct.	8 2-5 per ct.	15 3-5 per ct.	13 2-5 per ct.	7 1-4 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia, ...	6 "	6 "	6 "	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	. .	6 "	6 "	. .	6 "
Amount Borrowed, and on what security, . . .	*5,000 00	*15,000 00	*42,500 00	. .	*5,000 00
Amount of Capital Stock pledged to the Company, .	. .	. .	. .	. .	2,380 00
Amonnt of Fire Losses paid the last year, . . .	1,790 65	500 00	25 00	. .	. .
Amount of Marine Losses paid the last year, . .	337,095 25	44,057 15	275,494 06	81,655 38	87,420 12
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	. .	13	. .	. .	6

* On the Company's Note.

	BOSTON.	LYNN.	MARBLEHEAD.	SALEM.	
	Washington.	Lynn Mechanics Fire and Marine.	Marblehead Marine.	Essex.	Oriental.
Capital,	$200,000 00	$50,000 00	$100,000 00	$100,000 00	$200,000 00
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	70,870 00	28,600 00	98,450 00	56,695 24	138,693 33
State Stock,	. .	. .	. .	21,320 00	46,920 00
Loans on Bottomry and Respondentia,	. .	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	8,000 00	. .
Secured by Mortgage on the same,	90,000 00	1,200 00	. .	. .	11,500 00
Loans on Collateral and Personal Security,	17,400 00	10,150 00	. .	. .	. .
Loans on Personal Security only,	10,052 10	1,008 18	. .	. .	3,407 87
Cash on Hand,	6,105 65	740 10	1,365 29	154 42	1,649 37
Reserved or Contingent Fund,	16,082 38	11,277 65	. .	. .	. .
Invested in Rail-road Stock,	. .	12,100 00	. .	. .	. .
Losses ascertained and unpaid,	3,750 00	. .	. .	. .	. .
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	1,250 00	2,000 00	. .	1,950 00	. .

Amount of Premium Notes on Risks terminated, .	25,358 71	9,060 71	571 50	7,377 32	8,454 94
Amount of Premium Notes on Risks not terminated, .	80,314 50	666 30	765 00	5,980 55	16,912 82
Total Amount of Premium Notes, ...	105,673 21	10,480 74	1,336 50	13,357 87	25,367 76
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	832 50	. .	. .	450 00	. .
At Risk,—Marine, ...	2,165,329 00	53,213 00	19,000 00	261,250 00	576,269 00
At Risk,—Fire, ...	. .	18,950 00	. .	51,950 00	. .
Amount of Premiums on Fire Risks undetermined, .	. .	162 00	. .	353 12	. .
Average Annual Dividends for five preceding years, or since incorporated, ...	9 per ct.	16 per ct.	5 4-5 per ct.	2 4-5 per ct.	9 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia, ...	6 "	6 "	. .	. .	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	6 "	. .	. .	6 "	. .
Amount Borrowed, and on what security, . . .	. .	. .	. .	563 70	. .
Amount of Capital Stock pledged to the Company, .	500 00	. .	. .	. .	. .
Amount of Fire Losses paid the last year, . . .	. .	. .	. .	. .	. .
Amount of Marine Losses paid the last year, . .	85,052 68	1,292 62	1,130 81	31,540 46	14,164 41
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	. .	. .	. .	. .	. .

	GLOUCESTER.	FAIRHAVEN.	NEW BEDFORD.		
	Gloucester Marine.	Fairhaven.	Bedford Commercial.	Mechanics.	Pacific.
Capital,	$50,000 00	$100,000 00	$150,000 00	$100,000 00	$100,000 00
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	7,261 37	91,500 00	148,488 00	100,000 00	92,200 00
State Stock,	. .	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	3,000 00	5,000 00	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Secured by Mortgage on the same,	. .	1,000 00	. .	. .	. .
Loans on Collateral and Personal Security,	13,200 00	1,000 00	2,000 0	. .	. .
Loans on Personal Security only,	11,651 83	797 80	. .	9,984 27	6,898 55
Cash on Hand,	. .	. .	3,586 42	428 53	70 25
Reserved or Contingent Fund,	1,687 12	. .	30,893 59	13,602 86	6,942 50
Invested in Rail-road Stock,	12,714 25	. .	7,500 00	. .	. .
Losses ascertained and unpaid,	330 00	. .	6,500 00	. .	3,500 00
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	. .	. .	15,500 00	4,883 45	. .

Amount of Premium Notes on Risks terminated, .	2,040 94	3,584 71	19,319 17	3,190 06	1,159 00
Amount of Premium Notes on Risks not terminated, .	3,193 88	. .	120,722 00	. .	23,993 61
Total Amount of Premium Notes, ...	5,234 82	3,584 71	140,041 00	3,190 06	25,152 61
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	. .	51 00	300 00	2,235 93	421 00
At Risk,—Marine, ...	142,901 00	. .	2,351,569 00	. .	460,985 00
At Risk,—Fire, ...	. .	. .	. .	. .	. .
Amount of Premiums on Fire Risks undetermined, .	. .	. .	. .	. .	. .
Average Annual Dividends for five preceding years, or since incorporated, ...	. .	7 3-5 per ct.	8 per ct.	13 per ct.	14 1-5 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia, ...	6 per ct.	6 "	5 "	6 "	. .
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	6 "	6 "	6 "	6 "	. .
Amount Borrowed, and on what security, . . .	. .	. .	8,000 00	. .	. .
Amount of Capital Stock pledged to the Company, .	. .	. .	. .	. .	. .
Amount of Fire Losses paid the last year, . . .	. .	. .	. .	. .	. .
Amount of Marine Losses paid the last year, . .	1,556 04	. .	63,550 00	6,097 11	1,070 20
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	. .	2	. .	. .	. .

	N. BEDFORD.	PLYMOUTH.	UNION.	NANTUCKET.	
	Whaling.	Old Colony.	Provincetown.	Commercial.	
Capital,	$100,000 00	$50,000 00	$75,000 00	$75,000 00	. .
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	78,500 00	21,000 00	25,500 00	*59,500 00	. .
State Stock,	. .	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	. .	. .	. .	4,400 00	. .
Invested in Real Estate,	1,800 00	2,500 00	. .	6,500 00	. .
Secured by Mortgage on the same,	3,000 00	13,370 25	49,500 00	. .	. .
Loans on Collateral and Personal Security,	798 55	3,800 00	. .	200 00	. .
Loans on Personal Security only,	23,281 78	2,968 25	. .	8,715 49	. .
Cash on Hand,	4,187 13	1,438 52	692 55	3,505 59	. .
Reserved or Contingent Fund,	19,102 21	. .	. .	. .	. .
Invested in Rail-road Stock,	. .	7,000 00	. .	. .	. .
Losses ascertained and unpaid,	646 53	. .	5,625 00	700 00	. .
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	15,200 00	350 00	350 00	1,550 00	. .

Amount of Premium Notes on Risks terminated,	7,934 76	6,316 86	6,945 28	3,286 87	. .
Amount of Premium Notes on Risks not terminated,	55,506 97	8,917 90	10,815 09	24,144 98	. .
Total Amount of Premium Notes,	63,441 73	15,234 76	17,760 37	27,431 85	. .
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	400 00	101 00	. .	. .	. .
At Risk,—Marine,	1,094,438 50	125,327 00	166,579 00	334,875 50	. .
At Risk,—Fire,	. .	18,192 00	. .	. .	. .
Amount of Premiums on Fire Risks undetermined,	. .	160 74	. .	. .	. .
Average Annual Dividends for five preceding years, or since incorporated,	5 per ct.	12 1-5 per ct.	6 per ct.	4 per ct.	. .
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia,	6 "	6 "	. .	6 "	. .
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	. .	6 "	. .	. .	. .
Amount Borrowed, and on what security,	. .	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company,	. .	300 00	. .	. .	. .
Amount of Fire Losses paid the last year,	. .	. .	. .	. .	. .
Amount of Marine Losses paid the last year,	46,825 57	16,141 17	7,591 09	3,337 00	. .
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	. .	8	. .

* $22,400 of this amount is stock of the Manufacturers and Mechanics Bank, (Nantucket,) quoted as "worthless."

AGGREGATE.

	16 Offices in Boston.	13 Offices out of Boston.	Total—29 Offices.
Capital,	$4,575,000 00	$1,250,000 00	$5,825,000 00
United States Stocks and Treasury Notes,	76,000 00	. .	76,000 00
Massachusetts Bank Stocks,	3,065,798 90	946,387 94	4,012,186 84
State Stock,	71,168 00	68,240 00	139,408 00
Loans on Bottomry and Respondentia,	88,004 29	12,400 00	100,404 29
Invested in Real Estate,	424,701 23	18,800 00	443,501 33
Secured by Mortgage on the same,	691,122 07	79,570 25	770,692 32
Loans on Collateral and Personal Security,	337,412 89	31,148 55	368,561 44
Loans on Personal Security only,	267,754 17	68,714 02	336,468 19
Cash on Hand,	175,163 56	17,818 17	192,981 73
Reserved or Contingent Fund,	319,712 35	83,505 93	403,218 28
Invested in Rail-road Stock,	301,865 50	39,314 25	341,179 75
Losses ascertained and unpaid,	164,866 01	17,301 53	182,167 54
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	137,471 43	41,783 45	179,254 88

Amount of Preminm Notes on Risks terminated,	376,527 71	79,242 12	455,769 83
Amount of Premium Notes on Risks not terminated,	1,264,848 15	271,619 10	1,536,467 25
Total Amount of Premium Notes,	1,641,375 86	341,614 78	1,982,990 64
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	14,688 11	3,958 93	18,647 04
At Risk,—Marine,	53,245,012 00	5,586,407 00	58,831,419 00
At Risk,—Fire,	61,539,350 00	89,092 00	61,628,442 00
Amount of Premiums on Fire Risks undetermined,	436,564 36	675 86	437,240 22
Average Annual Dividends for five preceding years, or since incorporated,	11 3-16 per ct.	8 6-10 per ct.	9 143-160 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia,	6 "	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 "	6 "	6 "
Amount Borrowed, and on what security,	74,500 00	8,563 70	83,063 70
Amount of Capital Stock pledged to the Company,	40,230 00	300 00	40,530 00
Amount of Fire Losses paid the last year,	189,682 85	. .	189,682 85
Amount of Marine Losses paid the last year,	1,542,791 67	194,296 48	1,737,088 15
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	132	10	142

ABSTRACT OF THE RETURNS

OF THE

MUTUAL MARINE, AND MUTUAL FIRE AND MARINE

INSURANCE COMPANIES

IN THE COMMONWEALTH,

EXHIBITING THEIR CONDITION

ON THE FIRST DAY OF DECEMBER, A. D. 1847.

	BOSTON.			N. BEDFORD.	PROVINCE-TOWN.	AGGREGATE.
	Coasters Mutual.*	Equitable Safety Mutual.	New England Mutual Marine.	Mutual Marine.	Equitable Marine.	
Amount of Assets,	$114,561 34	$459,219 00	$339,122 36	$248,256 57	$69,023 00	$1,230,182 27
Cash,	6,036 80	11,309 57	4,632 52	5,310 41	4,862 00	32,151 30
Premium Notes on Risks terminated,	5,972 00	50,645 12	39,092 54	18,939 48	5,232 00	119,881 14
Premium Notes on Risks not terminated,	28,953 54	195,789 48	51,414 68	139,830 88	8,923 00	424,911 58
Other Notes how secured and for what given,	68,950 00	89,558 63	132,097 89	82,670 05	32,980 00	406,256 57
Debts due to the Company, and how originated other than those above stated,	4,649 00	. .	. .	. .	. .	4,649 00
All other Property, specifying amount and value of each kind of Property and Stocks,	. .	111,916 20	111,884 69	1,505 75	17,020 00	242,326 64
Losses paid during the year end'g Dec. 1, on Marine Risks,	17,936 27	188,994 84	181,249 76	44,946 19	10,026 00	443,153 06
Return Premiums paid or credited during the same time on Marine Risks,	1,384 21	14,432 29	9,772 22	1,455 64	626 00	27,670 36
Losses paid on Fire Risks during same time,	. .	3,116 68	4,444 60	. .	. .	7,561 28
Am't of Losses ascertained and unpaid on Marine Risks,	13,830 00	21,357 87	14,789 00	390 87	2,500 00	52,867 74
Am't of Losses ascertained and unpaid on Fire Risks,	. .	. .	. .	. .	. .	. .
Estimated Amount of Losses on claims unliquidated on Marine Risks,	1,800 00	7,015 00	11,589 00	22,000 00	. .	42,404 00
Estimated Amount of Losses on claims unliquidated on Fire Risks,	. .	. .	3,200 00	. .	. .	3,200 00
Amount of Expenses paid,	2,295 94	9,649 87	7,706 00	3,250 94	250 00	23,152 75

Amount Insured during the year on Marine Risks,	3,748,599 00	9,079,616 00	9,863,190 00	1,084,214 00	167,913 00	23,943,532 00
Amount of Premiums on Marine Risks,	89,239 39	222,749 44	242,053 50	50,526 87	9,446 00	614,015 20
Amount Insured during the year on Fire Risks,	. .	4,171,095 00	5,812,432 00	. .	. .	9,983,527 00
Amount of Premiums on Fire Risks,	. .	11,754 44	19,678 62	. .	. .	31,432 06
Amount of Marine Risks terminated,	2,707,619 00	8,415,801 00	10,026,295 00	1,458,258 00	57,445 00	22,665,418 00
Amount of Premium on Marine Risks terminated,	40,272 74	197,125 23	240,912 88	76,530 01	1,602 00	556,442 86
Amount of Fire Risks terminated,	. .	5,872,340 00	5,821,372 00	. .	. .	11,693,712 00
Amount of Premium on Fire Risks terminated,	. .	14,331 75	20,604 28	. .	. .	34,936 03
Amount of undetermined Marine Risks,	1,040,980 00	6,443,888 00	6,819,454 00	2,536,300 00	110,468 00	16,951,090 00
Amount of Premium on undetermined Marine Risks,	48,966 65	146,719 49	109,345 13	139,830 88	7,844 00	452,706 15
Amount of undetermined Fire Risks,	. .	1,702,196 00	4,309,498 00	. .	. .	6,011,694 00
Amount of Premium on undetermined Fire Risks,	. .	8,199 85	17,221 94	. .	. .	25,421 79
Am't of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	20,000 00	495 93	15,500 00	. .	. .	35,995 93
Highest Rate of Interest received,	6 per ct.	6 per ct.	6 per ct.	6 per ct.	6 per ct.	6 per ct.
Highest Rate of Interest paid,	6 "	6 "	6 "	6 "	. .	6 "
Am't of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	. .	. .	. .	. .	. .	. .
Amount of Premium included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned,	. .	. .	. .	. .	. .	. .
Amount of delinquent notes included in the assets above,	. .	2,115 76	. .	510 81	. .	2,626 57
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	. .	99,124 35	110,538 40	. .	. .	209,662 75

* Commenced business May 1st, 1847.

REMARKS.

American, at Boston. The *Bank Stock* owned is in the following banks:—Union, 223 shares, $22,275; Suffolk, 28 shares, 2,800; Hamilton, 95 shares, 9,342 50; Massachusetts, 2 shares, 490; Atlas, 244 shares, 22,763 25; Merchants, 200 shares, 20,000; New England, 173 shares, 17,300; State, 228 shares, 13,164; Railroad, 220 shares, 16,470; Boston, 344 shares, 17,200; Globe, 170 shares, 17,000; Columbian, 154 shares, 15,400; Eagle, 45 shares, 4500; Bay State, 100 shares, 5000. The *Railroad Stock* owned, is the Western Railroad, 130 shares, 13,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 239 shares, 23,900; Nashua and Lowell, 26 shares, 2600; Boston and Providence, 275 shares, 26,332 50; Taunton Branch, 66 shares, 6570. In answer to "What amount of Fire Losses paid last year," the amount returned "includes return premium." In answer to the question "What amount of Marine Losses paid the last year," the amount returned is "less salvage." Part of the *Surplus* invested as follows:—Hamilton Manufacturing Company, 12 shares, 12,000; Boston do., 5 shares, 3500; Tremont do., 6 shares, 6000; Lawrence do., 5 shares, 5000; Merrimack do., 8 shares, 8000; Relief Steamboat Company, 45 shares, 3000.

Boston, at Boston. The *Bank Stock* owned is in the following banks:—Merchants, 200 shares, $20,000; New England, 220 shares, 22,000; Suffolk, 200 shares, 20,000; Globe, 200 shares, 20,000; Shoe and Leather Dealers, 200 shares, 20,000; Railroad, 220 shares, 16,500; Union, 150 shares, 15,000; Massachusetts, 40 shares, 10,000; City, 100 shares, 10,000; State, 140 shares, 8400; Hamilton, 70 shares, 7000; North, 51 shares, 5100; Granite, 50 shares, 5000; Traders, 50 shares, 5000; Atlas, 50 shares, 5000; Tremont, 50 shares, 5000; Bay State, 100 shares, 5000—(50 per cent. paid.) The *Railroad Stock* owned, is the Connecticut River, 200 shares, 19,750; Boston and Providence, 150 shares, 15,000; Taunton Branch, 150 shares, 15,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 100 shares, 10,000; Old Colony, 100 shares, 10,000. Relief Steamboat Company, 40 shares, 4000.

Boylston Fire and Marine, at Boston. The *Bank Stock* owned, is the Washington, 2416 shares, $241,600. Relief Steamboat Company, 30 shares, 3000.

Firemen's, at Boston. The *Bank Stock* owned, is the Atlas, 180 shares, $15,840; Bank of Brighton, 33 shares, 3300; City, 100 shares, 9000; Columbian, 110 shares, 11,000; Globe, 250 shares, 25,000; Granite, 180 shares, 15,840; Hamilton, 100 shares, 10,000; Merchants, 240 shares, 24,000; Market, 280 shares, 19,600; New England, 100 shares, 10,000; North, 180 shares, 15,840; People's, 80 shares, 3200; Railroad, 175 shares, 13,125; Suffolk, 27 shares, 2700; State, 164 shares, 9840; Traders, 180 shares, 15,840; Tremont, 100 shares, 9000; Union, 120 shares, 12,000; Worcester, 135 shares, 12,150. The *Railroad Stock* owned, is the Boston and Providence, 68 shares, 6800. The *United States Stock*, is the 6 per cent. loan, 5000. The *State Stock*, is the Massachusetts 5 per cent., at cost, (£2000,) 9168.

Franklin, at Boston. The *Bank Stock* owned is in the following banks:—Atlas, 200 shares, $20,000; Atlantic, 210 shares, 21,000; City, 369 shares, 36,900; Globe, 771 shares, 77,100; Granite, 52 shares, 5200; Merchants, 24 shares, 2400; State, 414 shares, 24,840; Union, 113 shares, 11,300; Falmouth, 35 shares, 3500. The *Railroad Stock* owned, is the Boston and Providence, 135 shares, 13,500; Boston and Worcester, 10 shares, 1000. Relief Steamboat Company, 20 shares, 2000. The *United States Stock*, is the loan of 1842, payable after 1862, 10,000. The *State Stock*, is the Massachusetts Sterling 5 per cent., £3200, payable in 1869 and 1870, 15,360; and Massachusetts 5 per cent. Stock, payable in 1857, 1000.

Hope, at Boston. The *Bank Stock* owned is in the following banks:—Atlas, 770 shares, $77,000; Merchants, 300 shares, 30,000; State, 210 shares, 12,600; Granite, 170 shares, 17,000; North, 169 shares, 16,900; Market, 48 shares, 3360; Columbian, 20 shares, 2000; Suffolk, 9 shares, 900; City, 1 share, 100. Hope Insurance Company, 110 shares, 11,000.

Manufacturers, at Boston. The *Bank Stock* owned is in the following banks:—City, 1300 shares, $124,196 49; North, 477 shares, 43,224 25; Shawmut, 440 shares, 38,599 50; Shoe and Leather Dealers, 330 shares, 32,494 32; Atlantic, 320 shares, 31,968 50; Granite, 180 shares, 15,761 50; State, 250 shares, 14,668 50; Tremont, 120 shares, 11,614 80; Merchants, 110 shares, 10,909; Railroad, 151 shares, 10,327; Market, 120 shares, 7915 37; New England, 60 shares, 5,962 75; Traders, 125 shares, 11,840 50; Eagle, 84 shares, 8036 25; Bay State, 100 shares, 5000; Calais, (Maine,) 100 shares, 3300. "Amount invested in other property, not embraced in the interrogatories," 24,900. Under the head "Amount of Marine Risks undetermined," the following note is appended to the Return: "The above amount of 2,543,738, includes all the Company have at risk outstanding; but as they have many open policies by vessel or vessels, it is impossible to state the exact amount at hazard on any particular day, but may be estimated one fifth of the sum, or perhaps more." In answer to "What amount of the Capital Stock is pledged to the Company," 140 *shares* are returned.

Mercantile Marine, at Boston. The *Bank Stock* owned is in the following banks:—Atlantic, 150 shares, $15,000; Boston, 15 shares, 750; City, 200 shares, 20,000; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 77 shares, 7700; Merchants, 84 shares, 8400; New England, 180 shares, 18,000; North, 200 shares, 20,000; Railroad, 37 shares, 2775; State, 290 shares, 17,400; Suffolk, 720 shares, 72,000; Tremont, 128 shares, 12,800; Union, 250 shares, 25,000. The *Railroad Stock* owned, is the Boston and Providence, 117 shares, 11,700. Relief Steamboat Company, 20 shares, 2000.

MERCHANTS, at Boston. The *Bank Stock* owned is in the following banks:—Eagle, 1061 shares, $106,100; Merchants, 920 shares, 92,000; Suffolk, 1000 shares, 100,000; Globe, 900 shares, 90,000; New England, 100 shares, 10,000; City, 100 shares, 10,000; Shoe and Leather Dealers, 50 shares, 5000; Railroad, 11,475; Bay State, 10,000. The *Railroad Stock* owned, is the Boston and Maine, 42,400; Boston and Providence, 20,000. The *State Stock*, is the Albany Bonds, 20,000.

NATIONAL, at Boston. The *Bank Stock* owned is in the following banks:—Hamilton, 1418 shares, $141,800; Merchants, 86 shares, 8600; Shoe and Leather Dealers, 85 shares, 8500; Shawmut, 44 shares, 4400; Atlas, 56 shares, 5600; Market, 70 shares, 4900; State, 250 shares, 15,000; Bay State, 100 shares, ($50,) 5000. The *Railroad Stock* owned, is the Nashua, 13 shares, 1300.

NEPTUNE, at Boston. The *Bank Stock* owned is in the following banks:—Eagle, 119 shares; Market, 58 shares; Tremont, 122 shares; State, 200 shares; Union, 90 shares; Shoe and Leather Dealers, 50 shares; Massachusetts, 50 shares; Merchants, 150 shares; Columbian, 59 shares; Atlantic, 50 shares; City, 50 shares; Boston, 154 shares; Hamilton, 58 shares; New England, 57 shares; (the separate value of shares not returned;) total amount, 109,254 55. The *Railroad Stock* owned, is the Boston and Providence, 94 shares, $9400; Boston and Lowell, 12 shares, 6000. The *United States Stock*, is the "Twelve Million Loan," 25,000. The *State Stock*, is the Western Railroad Bonds, 10,000; Andover and Haverhill Bonds, 7000; Massachusetts sterling Bonds, 8640. Steam Tow-Boat Relief Stock, 4620.

SUFFOLK, at Boston. The *Bank Stock* owned is in the following banks:—American, 102 shares, $400; General Interest, 480 shares, 900; Atlantic, 140 14,000; Boston, 180 shares, 9000; Brighton, 20 shares, 2000; Bunker Hill, 30 shares, 3000; City, 40 shares, 4000; Market, 10 shares, 700; Massachusetts, 13 shares, 3250; New England, 210 shares, 21,000; North, 185 shares, 18,500; State, 150 shares, 9000; Suffolk, 170 shares, 17,000; Tremont, 100 shares, 10,000; Hamilton, 100 shares, 10,000; Eagle, 75 shares, 7500; Atlas, 74 shares, 7400. The *Railroad Stock* owned, is the New Bedford and Taunton, 60 shares, 6000; Old Colony, 85 shares, 8500.

TREMONT, at Boston. The *Bank Stock* owned is in the following banks:—Granite, 198 shares, $18,711; City, 47 shares, 4476 75; Atlantic, 10 shares, 955; Atlas, 50 shares, 4725; Market, 13 shares, 936; North, 55 shares, 5170; Merchants, 27 shares, 2809 25; Shoe and Leather Dealers, 20 shares, 2000; Union, 15 shares, 1522 50; State, 14 shares, 801 50; Tremont, 108 shares, 9963; New England, 153 shares, 15,606. The *Railroad Stock* owned, is the Taunton Branch, 50 shares, 6225; Boston and Providence, 18 shares, 1888 (at cost). *Lewis Wharf Company Stock*, 11 shares, 9702 47. Relief Steamboat Company, 25 shares, 2500.

UNITED STATES, at Boston. The *Bank Stock* owned is in the following banks:—Shoe and Leather Dealers, 169 shares, $16,900; Suffolk, 40 shares, 4000; Merchants, 459 shares, 45,900; Market, 255 shares, 17,850. The *Railroad Stock* owned, is the Western, 50 shares, 5000. Relief Steamboat Company, 25 shares, 2500.

WARREN, at Boston. The *Bank Stock* owned is in the following banks:—Shawmut, 513 shares, 51,300; Exchange, 75 shares, 7500; North, 29 shares, 2900; City, 3 shares, 300; Cambridge, 20 shares, 2000; People's, 10 shares, 500. Relief Steamboat Company, 3080. In answer to the question what "Amount of Premium Notes on Risks terminated," it is stated, "$11,750 of the 40,066 67, is earned on open or general poliicies not yet closed."

WASHINGTON, at Boston. The *Bank Stock* owned is in the following banks:—Atlas, 100 shares, $10,000; City, 50 shares, 5000; Hamilton, 50 shares, 5000; Massachusetts, 55 shares, 13,750; Market, 50 shares, 3500; North, 75 shares, 7500; New England, 100 shares, 10,000; Suffolk, 26 shares, 2600; State, 142 shares, 8520; Union, 50 shares, 5000.

LYNN MECHANICS FIRE AND MARINE, at Lynn. The *Bank Stock* owned is in the following banks:—Lynn Mechanics, 335 shares, 20,100; Shoe and Leather Dealers, 75 shares, 7500; Exchange, 10 shares, 1000. *Railroad Stock* owned is the Portland, Saco, and Portsmouth, 40 shares, 4000; Eastern, 61 shares, 6100; Old Colony, 20 shares, 2000.

MARBLEHEAD MARINE, at Marblehead. The *Bank Stock* owned is in the following banks:—Suffolk, 200 shares, $20,000; Globe, 150 shares, 15,000; New England, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; Boston, 105 shares, 5250; City, 40 shares, 4000; Atlantic, 45 shares, 4500; North, 25 shares, 2500; Marblehead, 120 shares, 12,000; American, 40 shares, "supposed" 200.

ESSEX, at Salem. The *Bank Stock* owned is in the following banks:—Naumkeag, 185 shares, $18,500; Commercial, 142 shares, 9466 67; Exchange, 144 shares, 9600; Asiatic, 78 shares, 2228 57; Merchants, (Boston) 74 shares, 7400; North, (do.) 75 shares, 7500; Shawmut, (do.) 20 shares, 2000. *State Stock*, is 1 Certificate Massachusetts, 5 per cent., due 1857, 5000; 17 do., (£200 each,) due 1871, 16,320.

Oriental, at Salem. The *Bank Stock* owned is in the following banks:—Asiatic, 2457 shares, $70,200; Exchange, 98 shares, 6533 33; Mercantile, 38 shares, 3800; Merchants, 4 shares, 200; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2000; Grand, 100 shares, 10,000; Granite, 86 shares, 8600; Lynn Mechanics, 106 shares, 6360; Village, 60 shares, 6000. *Massachusetts State Stock*, 46,920. Loan to the County of Essex, 3000.

Gloucester Marine, at Gloucester. The *Bank Stock* owned is in the following banks:—Gloucester, 18 shares, $1908; Tremont, 10 shares, 1000; Atlas, 32 shares, 3048 50; Merchants, 13 shares, 1304 87. The *Railroad Stock* owned is the Eastern, 97 shares, 10,572; Western, 9 shares, 916; Vermont Central, 5 shares, 456 25; Vermont and Massachusetts, 10 shares, 770.

Fairhaven, at Fairhaven. The *Bank Stock* owned is in the following banks:—Fairhaven, 907 shares, $90,700; Merchants, (N. Bedford,) 8 shares, 800.

Bedford Commercial, at New Bedford. The *Bank Stock* owned is in the following banks:—Bedford Commercial, 1080 shares, $108,000; Marine, 100 shares, 10,000; Merchants, 100 shares, 10,000; Fall River, 193 shares, 16,888; Suffolk, (Boston,) 36 shares, 3600. The *Railroad Stock* owned is the New Bedford and Taunton, 75 shares, 7500.

Mechanics, at New Bedford. The *Bank Stock* owned is in the Mechanics, (N. Bedford,) 875 shares, $87,500; Marine, (do.,) 125 shares, 12,500.

Pacific, at New Bedford. The *Bank Stock* owned is in the following banks:—Bedford Commercial, 149 shares, $14,900; Merchants, 261 shares, 26,100; Mechanics, 122 shares, 12,200; Marine, 269 shares, 26,900; Fairhaven, 116 shares, 11,600; Fall River, 5 shares, 500. Loan to City of New Bedford, 3900.

Whaling, at New Bedford. The *Bank Stock* owned is in the following banks:—Bedford Commercial, 110 shares, $11,000; Merchants, 102 shares, 10,200; Marine, 236 shares, 23,600; Mechanics, 103 shares, 10,300; Fairhaven, 103 shares, 10,300; Bristol County, 48 shares, 4800; Taunton, 33 shares, 3300; Falmouth, 30 shares, 3000; Shawmut, (Boston,) 20 shares, 2000.

Old Colony, at Plymouth. The *Bank Stock* owned is in the following banks:—Wareham, 35 shares, $3500; Railroad, 40 shares, 3000; Union, (Boston,) 12 shares, 1200; Market, (do.,) 20 shares, 1400; New England (do.,) 15 shares, 1500; Old Colony, 24 shares, 2400; Merchants, (Boston,) 25 shares, 2500; Plymouth, 21 shares, 2100; Massachusetts, 10 shares, 2400; Boston, 20 shares, 1000. The *Railroad Stock* owned, is the Boston and Providence, 20 shares, 2000; Old Colony, 50 shares, 5000.

Union, at Provincetown. The *Bank Stock* owned, is the Freeman's, (Boston,) 255 shares, $25,500.

Commercial, at Nantucket. The *Bank Stock* owned is in the following banks:—Pacific, 371 shares, $37,100; Manufacturers and Mechanics, 224 shares, 22,400; (worthless.) In answer to "What amount of the capital stock is pledged to the company," 7 shares are returned.

Coasters Mutual, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c., Personal security, for Marine Premiums, $68,950. "Debts due to the Company," &c., Marine Premiums on open policies, $4649. "Losses ascertained and unpaid on Marine Risks," $13,830, not due. "Amount of Debts owed by the Company," &c., Loans, personal security, $20,000.

Equitable Safety, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c.,

Twenty notes secured by mortgage of Real Estate, .	$82,108 63
Two notes secured by 16 shares Merchants Bank Stock,	1,600 00
One note secured by Steam Tow Boat Stock, . .	1,350 00
One note secured by 10 shares Traders Bank Stock, .	1,000 00
One Bottomry Bond, ...	3,500 00
"All other property, specifying amount," &c.,	
344 shares Merchants Bank Stock, . . .	34,400 00
128 " Traders " " . . .	12,800 00
100 " Globe " " . . .	10,000 00
100 " Eagle " " . . .	10,000 00
90 " Atlas " " . . .	9,000 00
50 " Boylston " " . . .	5,000 00
46 " Granite " " . . .	4,600 00
30 " State " " . . .	1,800 00
25 " Tremont " " . . .	2,500 00
20 " North " " . . .	2,000 00
17 " Massachus. " " . . .	4,250 00
25 " Steam Tow Boat Stock, . . .	2,500 00
Five certificates U. States 5 per cent. Loan, 1000 each, .	5,000 00
Insurance Scrip, ...	7,596 08
Fire Policies, not delivered, ...	470 12
"Amount of Debts owed by the Company," &c.,	
Interest Dividends due to holders of Scrip, . .	495 93

New England Mutual Marine, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c., $132,097 89. "Personal security—for Marine and Fire Premiums, about $100,000 is earned." "All other property, specifying amount," &c.,

Merchants Bank, 66 shares,	$6,600 00
Atlantic " 5 "	490 00
City " 20 "	1,780 00
Shawmut " 18 "	1,692 00
Atlas " 30 "	2,820 00
State " 34 "	1,870 00
North " 61 "	5,734 00
Traders " 40 "	3,800 00
Granite " 93 "	8,463 00
Lancaster " 21 "	2,100 00
Boston and Maine Railroad,	29,737 00
Eastern Railroad,	6,750 00
Cheshire Railroad,	500 00
Norwich and Worcester Bonds,	5,482 00
Company's Scrip held by the Company,	15,568 46
Relief Steamboat Company,	2,500 00
Fire Policies unpaid,	439 55
Amount due from members for Insurance, on book,	15,558 68
"Amount of Debts owed by the Company," &c., Premium Notes as collateral on determined risks,	15,500 00

Mutual Marine, at New Bedford. In the schedule of assets, the Return states, "Other notes, and how secured," &c.,

Subscription notes for premiums in advance,	$82,600 17
Note on renewal of a premium note,	69 88
"All other property, specifying amount," &c.,	
Office,	1,500 00
Scrip of Sun Mutual Insurance Company,	5 75

Equitable Marine, at Provincetown. In the schedule of assets, the Return states, "Other notes, and how secured," &c.,

Notes secured by mortgages on Real Estate,	$24,980 00
" " " sureties holding Real Estate,	8,000 00
"All other property, specifying," &c.,	
Mechanics Bank, Boston, 48 shares,	4,650 00
Shawmut " " 50 "	4,788 00
State " " 27 "	1,647 00
North " " 60 "	5,935 00

INSURANCE ABSTRACT,

FOR

DECEMBER, 1848.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL;

ALSO OF

MUTUAL MARINE, AND MUTUAL FIRE AND MARINE

INSURANCE COMPANIES:

EXHIBITING THE CONDITION OF THOSE

INSTITUTIONS ON THE FIRST DAY OF DECEMBER,

1848.

PREPARED BY

WILLIAM B. CALHOUN,

SECRETARY OF THE COMMONWEALTH.

Boston:
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Commonwealth of Massachusetts.

Secretary's Office; Boston, Dec. 26, 1848.

To the Honorable Senate and House of Representatives:

I respectfully submit the following Abstract of Returns from Insurance Companies with a specific capital, and of Mutual Marine and Mutual Fire and Marine Insurance Companies, agreeably to the provisions of the Act of 1837, Chap. 192, and of the Act of 1842, Chap. 9.

WM. B. CALHOUN, *Secretary.*

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES

INCORPORATED WITH SPECIFIC CAPITAL,

SHOWING THE STATE OF SAID CORPORATIONS

ON THE FIRST DAY OF DECEMBER, A. D. 1848.

	BOSTON.				
	American.	Boston.	Boylston Fire and Marine.	Firemen's.	Franklin.
Capital,	$300,000 00	$300,000 00	$300,000 00	$300,000 00	$300,000 00
United States Stocks and Treasury Notes,	21,000 00	. .	. .	5,000 00	10,000 00
Massachusetts Bank Stocks,	188,704 75	201,000 00	244,100 00	237,975 00	202,240 00
State Stock,	. .	. .	. .	9,168 00	16,360 00
Loans on Bottomry and Respondentia,	. .	. .	. .	. .	2,900 00
Invested in Real Estate,	40,000 00	. .	45,700 00	35,000 00	. .
Secured by Mortgage on the same,	6,000 00	35,007 07	11,000 00	125,700 00	21,600 00
Loans on Collateral and Personal Security,	17,790 00	5,200 00	39,920 00	29,550 00	43,460 00
Loans on Personal Security only,	2,720 50	4,560 00	. .	. .	1,080 00
Cash on hand,	4,407 95	5,425 48	6,056 46	15,110 26	3,747 28
Reserved or Contingent Fund,	. .	47,949 93	. .	88,878 71	14,224 54
Invested in Railroad Stock,	82,402 50	79,750 00	. .	8,000 00	17,130 00
Losses ascertained and unpaid,	22,652 45	9,239 00	7,500 00	. .	2,078 00
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	14,000 00	29,046 60	12,200 00	50 00	1,250 00

Amount of Premium Notes on Risks terminated, .	19,943 65	33,042 91	22,882 69	. .	18,752 48
Amount of Premium Notes on Risks not terminated, .	95,758 39	91,504 31	73,877 94	. .	47,541 74
Total Amount of Premium Notes, ...	115,702 04	124,547 22	96,760 63	. .	66,294 22
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	3,000 00	. .	. .	. .	535 00
At Risk,—Marine, ...	4,086,927 00	2,312,859 00	2,592,704 00	. .	1,427,984 00
At Risk,—Fire, ...	2,745,879 00	. .	3,371,966 00	10,708,558 00	3,247,993 00
Amount of Premiums on Fire Risks undetermined, .	19,174 10	. .	18,793 86	75,689 31	25,303 76
Average Annual Dividends for five preceding years, or since incorporated, ...	14 1-5 per ct.	11 1-5 per ct.	7 2-5 per ct.	10 3-5 per ct.	6 4-5 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia, ...	6 "	6 "	6 "	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	6 "	6 "	. .	6 "	. .
Amount Borrowed, and on what security, . . .	. .	13,000 00	. .	. .	. .
Amount of Capital Stock pledged to the Company, .	6,000 00	2,300 00	. .	. .	11,900 00
Amount of Fire Losses paid the last year, . . .	20,044 05	. .	7,083 05	56,236 95	37,978 17
Amount of Marine Losses paid the last year, . .	109,447 09	95,404 51	95,359 23	. .	56,037 52
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	. .	. .	. .	. .	. .

	BOSTON.				
	Hope.	Manufacturers.	Mercantile Marine.	Merchants.	National.
Capital,	$200,000 00	$400,000 00	$300,000 00	$500,000 00	$500,000 00
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	170,960 00	385,145 85	292,325 00	454,575 00	199,300 00
State Stock,	. .	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	7,000 00	. .	. .	. .	. .
Invested in Real Estate,	. .	28,492 85	. .	100,000 00	60,000 00
Secured by Mortgage on the same,	. .	45,840 00	. .	7,000 00	150,875 00
Loans on Collateral and Personal Security,	16,084 24	65,650 10	. .	43,200 00	56,834 27
Loans on Personal Security only,	. .	. .	1,080 00	7,952 40	245,222 47
Cash on Hand,	3,538 39	37,001 17	2,704 64	19,028 69	16,600 18
Reserved or Contingent Fund,	. .	10,000 00	. .	109,357 99	. .
Invested in Railroad Stock,	. .	. .	11,700 00	78,600 00	1,300 00
Losses ascertained and unpaid,	3,200 00	. .	3,134 57	5,200 00	482 20
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	5,250 00	60,465 00	8,200 00	24,800 00	12,500 00

Amount of Premium Notes on Risks terminated, .	11,539 78	8,855 63	20,355 98	36,428 37	7,269 85
Amount of Premium Notes on Risks not terminated, .	39,992 54	50,471 21	50,719 10	106,935 46	37,878 37
Total Amount of Premium Notes, ...	51, 32 32	59,326 84	71,075 08	143,363 83	45,148 22
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	11,200 00	254 00	. .	2,602 83	. .
At Risk,—Marine, ...	1,307,452 00	2,600,622 00	1,797,892 00	8,022,028 00	6,379,675 00
At Risk,—Fire, ...	. .	11,591,334 00	. .	13,440,146 00	7,455,198 00
Amount of Premiums on Fire Risks undetermined, .	. .	109,034 47	. .	88,362 59	55,356 16
Average Annual Dividends for five preceding years, or since incorporated, ...	4 9-10 per ct.	10 2-5 per ct.	7 1-5 per ct.	17 per ct.	10 2-5 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia, ...	6 "	6 "	6 "	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	6 "	6 "	6 "	6 "	6 "
Amount Borrowed, and on what security, · . .	. .	. .	* 8,000 00	. .	. .
Amount of Capital Stock pledged to the Company, .	8,300 00	16,800 00	. .	3,600 00	9,400 00
Amount of Fire Losses paid the last year, . . .	. .	143,881 88	. .	15,187 87	62,587 85
Amount of Marine Losses paid the last year, . .	25,412 33	45,135 72	70,334 63	129,394 73	50,677 30
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	110	. .	. .	. .	. .

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* On the Company's note.

	BOSTON.				
	Neptune.	Suffolk.	Tremont.	United States.	Warren.
Capital,	$200,000 00	$225,000 00	$200,000 00	$200,000 00	$150,000 00
United States Stocks and Treasury Notes,	15,000 00	. .	. .	. .	. .
Massachusetts Bank Stocks,	109,254 35	137,810 00	67,676 00	94,170 00	52,400 00
State Stock,	26,560 00	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	. .	. .	21,000 00	35,500 00	8,800 00
Invested in Real Estate,	. .	80,000 00	. .	40,500 00	. .
Secured by Mortgage on the same,	81,900 00	. .	27,000 00	12,000 00	52,000 00
Loans on Collateral and Personal Security,	. .	. .	8,700 00	7,850 00	16,100 00
Loans on Personal Security only,	. .	6,081 50	10,523 14	. .	. .
Cash on Hand,	20,738 09	3,866 28	10,942 57	12,083 41	12,557 32
Reserved or Contingent Fund,	. .	. .	. .	15,304 39	. .
Invested in Railroad Stock,	17,110 00	14,500 00	8,113 00	6,600 00	. .
Losses ascertained and unpaid,	49,400 00	35,500 00	26,000 00	20,400 00	8,670 80
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	23,181 60	. .	20,000 00	. .	11,000 00

Amount of Premium Notes on Risks terminated,	67,132 63	14,566 37	79,932 51	27,858 12	† 45,337 96
Amount of Premium Notes on Risks not terminated,	231,674 92	31,419 48	128,554 64	42,891 79	81,724 74
Total Amount of Premium Notes,	298,807 55	45,985 85	208,487 15	70,749 91	127,062 70
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	. .	226 00	7,621 60	. .	1,900 96
At Risk,—Marine,	7,618,459 00	1,265,147 00	3,792,347 00	857,407 00	2,406,987 00
At Risk,—Fire,	3,941,661 00	576,450 00	1,151,328 00	475,668 00	. .
Amount of Premiums on Fire Risks undetermined,	25,067 86	3,187 29	4,711 55	3,757 14	. .
Average Annual Dividends for five preceding years, or since incorporated,	18 1-5 per ct.	6 4-5 per ct.	9 1-5 per ct.	12 4-5 per ct.	6 1-4 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia,	6 "	6 "	6 "	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 "	6 "	6 "	. .	6 "
Amount Borrowed, and on what security,	. .	* 10,000 00	. .	. .	* 12,000 00
Amount of Capital Stock pledged to the Company,	. .	. .	. .	. .	2,500 00
Amount of Fire Losses paid the last year,	6,252 84	1,536 44	4,775 30	. .	. .
Amount of Marine Losses paid the last year,	317,462 35	49,811 13	145,228 55	52,875 41	104,747 97
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	13	. .	. .	22

† $10,476 of this amount is earned on open or general policies not yet closed.

* On the Company's note.

	BOSTON.	LYNN.	MARBLEHEAD.	SALEM.	
	Washington.	Lynn Mechanics Fire and Marine.	Marblehead Marine.	Essex.	Oriental.
Capital,	$200,000 00	$50,000 00	$100,000 00	$100,000 00	$200,000 00
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	73,770 00	28,360 00	98,250 00	56,695 24	138,693 33
State Stock,	. .	. .	. .	21,320 00	46,920 00
Loans on Bottomry and Respondentia,	. .	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	8,000 00	. .
Secured by Mortgage on the same,	88,000 00	1,200 00	. .	. .	11,500 00
Loans on Collateral and Personal Security,	20,900 00	9,600 00	. .	4,900 00	. .
Loans on Personal Security only,	10,940 21	54 00	. .	. .	1,227 98
Cash on Hand,	13,262 87	777 39	2,959 58	193 64	1,467 78
Reserved or Contingent Fund,	. .	10,848 13	. .	. .	. .
Invested in Railroad Stock,	. .	13,100 00	. .	1,000 00	. .
Losses ascertained and unpaid,	44,000 00	344 12	. .	. .	. .
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	10,000 00	. .	. .	200 00	. .

Amount of Premium Notes on Risks terminated,	35,641 57	9,226 90	. .	13,281 84	11,194 19
Amount of Premium Notes on Risks not terminated,	73,729 96	2,097 99	646 50	10,440 67	13,663 18
Total Amount of Premium Notes,	109,371 53	11,324 88	646 50	23,722 51	24,857 37
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	1,200 00	. .	. .	450 00	. .
At Risk,—Marine,	2,038,258 00	66,706 00	12,000 00	350,865 00	458,306 00
At Risk,—Fire,	. .	23,550 00	. .	42,650 00	. .
Amount of Premiums on Fire Risks undetermined,	. .	219 50	. .	296 87	. .
Average Annual Dividends for five preceding years, or since incorporated,	8 2-5 per ct.	15 3-5 per ct.	6 1-5 per ct.	. .	8 3-5 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia,	6 “	6 “	. .	6 per ct.	6 “
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 “	. .	. .	. .	. .
Amount Borrowed, and on what security,	. .	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company,	3,700 00	. .	. .	. .	. .
Amount of Fire Losses paid the last year,	. .	. .	. .	. .	. .
Amount of Marine Losses paid the last year,	66,128 90	3,151 94	. .	5,962 62	14,521 77
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	. .	. .	. .

	SALEM.	LOWELL.	FAIRHAVEN.	NEW BEDFORD.	
	Gloucester Marine.	Howard Fire.	Fairhaven.	Bedford Commercial.	Mechanics.
Capital,	$50,000 00	* $50,000 00	$100,000 00	$150,000 00	No Return.
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	7,261 37	7,000 00	91,500 00	148,487 00	. .
State Stock,	. .	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	2,000 00	. .	5,000 00	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Secured by Mortgage on the same,	12,700 00	13,250 00	1,000 00	. .	. .
Loans on Collateral and Personal Security,	11,988 06	. .	1,000 00	2,000 00	. .
Loans on Personal Security only,	390 00	. .	797 80	. .	. .
Cash on Hand,	396 73	169 93	389 64	6,858 00	. .
Reserved or Contingent Fund,	. .	. .	. .	31,787 00	. .
Invested in Railroad Stock,	17,034 41	5,500 00	. .	7,500 00	. .
Losses ascertained and unpaid,	672 56	. .	. .	24,850 67	. .
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	1,500 00	. .	. .	10,000 00	. .

* The amount paid in, on the capital of $50,000, is $25,725.

Amount of Premium Notes on Risks terminated, .	3,730 63	. .	3,584 71	19,188 00	. .
Amount of Premium Notes on Risks not terminated, .	3,613 50	. .	. .	105,381 00	. .
Total Amount of Premium Notes, ...	7,344 13	. .	3,584 71	124,569 00	. .
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	. .	. .	51 00	250 00	. .
At Risk,—Marine, ...	137,135 00	. .	. .	1,871,369 00	. .
At Risk,—Fire, ...	. .	15,275 00	. .	. .	. .
Amount of Premiums on Fire Risks undetermined, .	. .	105 69	. .	. .	. .
Average Annual Dividends for five preceding years, or since incorporated, ...	. .	. .	6 4-5 per ct.	6 1-2 per ct.	. .
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia, ...	6 per ct.	. .	6 "	6 "	. .
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	6 "	. .	6 "	6 "	. .
Amount Borrowed, and on what security, . . .	2,000 00 on Bank Stock.	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company, .	. .	. .	. .	2,000 00	. .
Amount of Fire Losses paid the last year, . . .	. .	. .	. .	. .	. .
Amount of Marine Losses paid the last year, . .	3,844 86	. .	. .	46,160 00	. .
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	. .	. .	2	. .	. .

	NEW BEDFORD.		PLYMOUTH.	PROVINCE-TOWN.	NANTUCKET.
	Pacific.	Whaling.	Old Colony.	Union.	Commercial.
Capital,	$100,000 00	$100,000 00	$50,000 00	$75,000 00	$75,000 00
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	92,200 00	78,500 00	21,000 00	25,500 00	37,100 00
State Stock,	. .	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	. .	. .	. .	. .	11,400 00
Invested in Real Estate,	. .	1,800 00	2,500 00	. .	6,500 00
Secured by Mortgage on the same,	. .	3,000 00	10,465 00	49,500 00	300 00
Loans on Collateral and Personal Security,	. .	798 55	3,700 00	. .	1,850 00
Loans on Personal Security only,	2,950 00	13,750 87	5,193 25	. .	4,870 00
Cash on hand,	3,194 37	1,488 51	598 71	2,611 66	1,867 00
Reserved or Contingent Fund,	12,673 33	20,909 98	. .	. .	. .
Invested in Railroad Stock,	. .	10,000 00	7,000 00	. .	. .
Losses ascertained and unpaid,	5,700 00	1,850 10	. .	150 00	492 00
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	15,180 00	19,270 00	3,725 00	300 00	. .

Amount of Premium Notes on Risks terminated,	11,264 87	11,747 05	10,742 14	8,451 85	1,764 00
Amount of Premium Notes on Risks not terminated,	53,586 60	81,967 39	8,267 61	11,674 33	29,971 00
Total amount of Premium Notes,	64,851 47	93,714 44	19,009 75	20,126 18	31,735 00
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	481 28	175 00	101 00	. .	120 00
At Risk,—Marine,	991,281 00	1,516,557 00	109,550 00	177,159 00	410,590 00
At Risk,—Fire,	. .	. .	28,364 00	. .	. .
Amount of Premiums on Fire Risks undetermined,	. .	. .	243 55	. .	. .
Average Annual Dividends for five preceding years, or since incorporated,	8 4-5 per ct.	3 1-2 per ct.	12 3-5 per ct.	5 1-2 per ct.	3 1-5 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia,	. .	6 "	6 "	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	. .	. .	6 "	6 "	. .
Amount Borrowed, and on what security,	. .	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company,	. .	. .	300 00	. .	1,400 00
Amount of Fire Losses paid the last year,	. .	. .	. .	. .	. .
Amount of Marine Losses paid the last year,	11,240 00	21,023 70	4,018 47	15,722 06	5,021 00
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	. .	. .	8

AGGREGATE.

	16 Offices in Boston.	13 Offices out of Boston.	Total—29 Offices.
Capital,	$4,575,000 00	$1,200,000 00	$5,775,000 00
United States Stocks and Treasury Notes,	51,000 00	. .	51,000 00
Massachusetts Bank Stocks,	3,111,405 95	830,546 94	3,941,952 89
State Stock,	52,088 00	68,240 00	120,328 00
Loans on Bottomry and Respondentia,	75,200 00	18,400 00	93,600 00
Invested in Real Estate,	429,692 85	18,800 00	448,492 85
Secured by Mortgage on the same,	663,922 07	102,915 00	766,837 07
Loans on Collateral and Personal Security,	371,238 61	35,836 61	407,075 22
Loans on Personal Security only,	290,160 22	29,233 90	319,394 12
Cash on hand,	187,071 04	22,972 94	210,043 98
Reserved or Contingent Fund,	285,715 56	76,218 44	361,934 00
Invested in Railroad Stock,	325,205 50	61,134 41	386,339 91
Losses ascertained and unpaid,	237,457 02	34,059 45	271,516 47
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	231,943 20	50,175 00	282,118 20

Amount of Premium Notes on Risks terminated, .	449,540 50	104,176 18	553,716 68
Amount of Premium Notes on Risks not terminated, .	1,184,674 59	321,309 77	1,505,984 36
Total amount of Premium Notes, ...	1,634,215 09	425,485 94	2,059,701 03
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	28,540 39	1,628 28	30,168 67
At Risk,—Marine, ...	48,506,748 00	6,101,518 00	54,608,266 00
At Risk,—Fire, ...	58,706,181 00	109,839 00	58,816,020 00
Amount of Premiums on Fire Risks undetermined, .	428,438 09	865 61	429,303 70
Average Annual Dividends for five preceding years, or since incorporated, ...	10 2-16 per ct.—a fraction less.	7 7-10 per ct.	8 7-8 per ct.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia, ...	6 per ct.	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	6 "	6 "	6 "
Amount Borrowed, and on what security, . . .	43,000 00	2,000 00	45,000 00
Amount of Capital Stock pledged to the Company, .	64,500 00	3,700 00	68,200 00
Amount of Fire Losses paid the last year, . . .	355,564 40	. .	355,564 40
Amount of Marine Losses paid the last year, . .	1,413,457 37	130,666 42	1,544,123 79
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	145	10	155

ABSTRACT OF THE RETURNS

OF THE

MUTUAL MARINE, AND MUTUAL FIRE AND MARINE

INSURANCE COMPANIES

IN THE COMMONWEALTH,

EXHIBITING THEIR CONDITION

ON THE FIRST DAY OF DECEMBER, A. D. 1848.

	BOSTON.			GLOUCESTER.	N. BEDFORD.	PROVINCETOWN.	AGGREGATE.
	Coasters Mutual.	Equitable Safety Mutual.	New England Mutual Marine.	Gloucester Mutual Fishing.*	Mutual Marine.	Equitable Marine.	
Amount of Assets,	$124,533 95	$536,862 18	$424,454 06	$14,024 23	$249,580 75	$68,733 00	$1,418,188 17
Cash,	2,104 82	3,186 89	14,239 71	. .	11,296 62	1,467 00	32,295 04
Premium Notes on Risks terminated,	9,148 00	45,818 88	69,505 90	†14,024 23	27,786 34	9,100 00	175,383 35
Premium Notes on Risks not terminated,	28,528 00	247,688 14	76,270 67	. .	129,511 65	8,166 00	490,164 46
Other Notes, how secured, and for what given,	82,970 13	107,000 00	179,669 68	. .	80,986 14	32,980 00	483,605 95
Debts due to the Company, and how originated other than those above stated,	1,783 00	. .	. .	. .	. .	. .	1,783 00
All other Property, specifying amount and value of each kind of Property and Stocks,	. .	133,168 27	84,768 10	. .	1,505 75	17,020 00	236,462 12
Losses paid during the year ending December 1, on Marine Risks,	102,755 47	193,013 35	176,793 91	539 31	34,960 18	8,148 00	516,210 22
Return Premiums paid or credited during the same time, on Marine Risks,	4,744 33	14,607 61	14,040 35	. .	2,175 46	361 00	35,928 75
Losses paid on Fire Risks during the same time,	. .	128 50	17,330 70	. .	. .	. .	17,459 20
Amount of Losses ascertained and unpaid on Marine Risks,	20,137 00	16,175 00	22,543 00	. .	26,821 71	1,040 00	86,716 71
Amount of Losses ascertained and unpaid on Fire Risks,	. .	. .	2,579 00	. .	. .	. .	2,579 00
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	7,485 00	22,120 00	17,500 00	. .	29,800 00	. .	76,905 00
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	. .	. .	. .	. .	. .	. .	. .
Amount of Expenses paid,	4,726 62	9,785 81	8,612 05	658 10	2,735 37	347 00	26,864 95

Amount Insured during the year on Marine Risks,	6,135,859 00	10,207,904 00	10,528,455 00	271,062 00	863,853 00	333,399 00	28,340,532 00
Amount of Premiums on Marine Risks,	140,975 60	248,022 17	254,962 75	14,024 23	44,383 63	13,978 00	716,346 38
Amount Insured during the year on Fire Risks,	. .	4,346,093 00	5,285,676 00	. .	. .	. .	9,631,769 00
Amount of Premiums on Fire Risks,	. .	12,855 10	20,163 45	. .	. .	. .	33,018 55
Amount of Marine Risks terminated,	6,169,493 00	11,439,994 00	9,302,984 00	†271,062 00	1,232,835 00	150,056 00	28,566,424 00
Amount of Premium on Marine Risks terminated,	126,907 86	243,553 52	253,946 31	14,024 23	54,718 86	6,692 00	699,842 78
Amount of Fire Risks terminated,	. .	4,244,924 00	5,419,902 00	. .	. .	. .	9,664,826 00
Amount of Premium on Fire Risks terminated,	. .	12,137 62	20,359 35	. .	. .	. .	32,496 97
Amount of undetermined Marine Risks,	1,007,346 00	5,211,798 00	8,045,025 00	. .	2,167,318 00	183,343 00	16,614,830 00
Amount of Premium on undetermined Marine Risks,	63,034 39	151,188 14	132,361 67	. .	129,511 65	7,286 00	483,381 85
Amount of undetermined Fire Risks,	. .	1,803,365 00	4,175,272 00	. .	. .	. .	5,978,637 00
Amount of Premium on undetermined Fire Risks,	. .	8,917 33	17,026 04	. .	. .	. .	25,943 37
Amount of Debts owed by the Company other than those for Losses above mentioned; state for what, and how secured,	. .	594 75	105 00	. .	. .	. .	699 75
Highest Rate of Interest received,	6 per ct.	6 per ct.	6 per ct.	. .	6 per ct.	6 per ct.	6 per ct.
Highest Rate of Interest paid,	. .	6 "	6 "	. .	6 "	6 "	6 "
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	. .	. .	. .	. .	. .	. .	. .
Amount of Premium included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned,	. .	. .	. .	. .	. .	. .	. .
Amount of delinquent Notes included in the assets above,	4,150 00	3,506 39	1,503 29	. .	510 81	. .	9,670 49
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	. .	130,901 65	165,210 62	. .	. .	7,625 00	303,737 27

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* Commenced business January 1st, 1848.

† Answered in the Return, by the words "whole amount."

REMARKS.

American, at Boston. The *Bank Stock* owned, is in the following Banks:—Union, 223 shares, $22,275; Suffolk, 28 shares, 2800; Hamilton, 95 shares, 9,342 50; Massachusetts, 2 shares, 490; Atlas, 244 shares, 22,763 25; Merchants, 200 shares, 20,000; New England, 173 shares, 17,300; State, 228 shares, 13,164; Railroad, 220 shares, 16,470; Boston, 344 shares, 17,200; Globe, 170 shares, 17,000; Columbian, 154 shares, 15,400; Eagle, 45 shares, 4500; Bay State, 100 shares, 10,000; The *Railroad Stock* owned, is the Western Railroad, 130 shares, 13,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 239 shares, 23,900; Nashua and Lowell, 26 shares, 2600; Boston and Providence, 275 shares, 26,332 50; Taunton Branch, 66 shares, 6570. In answer to "What amount of Fire Losses paid last year," the amount returned "includes return premium." In answer to the question "What amount of Marine Losses paid the last year," the amount returned is "less salvage." Part of the *Surplus* invested as follows:—Hamilton Manufacturing Company, 12 shares, 12,000; Boston do., 5 shares, 3500; Tremont do., 6 shares, 6000; Lawrence do., 5 shares, 5000; Merrimack do., 8 shares, 8000; Relief Steamboat Company, 45 shares, 3450.

Boston, at Boston. The *Bank Stock* owned, is in the following Banks:—Merchants, 200 shares, $20,000; New England, 220 shares, 22,000; Suffolk, 200 shares, 20,000; Globe, 200 shares, 20,000; Shoe and Leather Dealers, 200 shares, 20,000; Railroad, 180 shares, 13,500; Union, 150 shares, 15,000; Massachusetts, 40 shares, 10,000; City, 100 shares, 10,000; State, 130 shares, 8400; Hamilton, 70 shares, 7000; North, 51 shares, 5100; Granite, 50 shares, 5000; Traders, 50 shares, 5000; Atlas, 50 shares, 5000; Tremont, 50 shares, 5000; Bay State, 100 shares, 10,000. The *Railroad Stock* owned, is the Connecticut River, 200 shares, 19,750; Boston and Providence, 150 shares, 15,000; Taunton Branch, 150 shares, 15,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 100 shares, 10,000; Old Colony, 100 shares, 10,000. Relief Steamboat Company, 40 shares, 4400. Dividend unpaid, 700. Due, on book account, from the company, 6735 53.

Boylston Fire and Marine, at Boston. The *Bank Stock* owned, is the Washington, 2416 shares, $241,600; Boston, 50 shares, 2500. Relief Steamboat Company, 30 shares, 3300.

Firemen's, at Boston. The *Bank Stock* owned, is the Atlas, 180 shares, $15,840; Bank of Brighton, 40 shares, 4000; City, 100 shares, 9000; Columbian, 110 shares, 11,000; Globe, 250 shares, 25,000; Granite, 180 shares, 15,840; Hamilton, 100 shares, 10,000; Merchants, 240 shares, 24,000; Market, 280 shares, 19,600; New England, 100 shares, 10,000; North, 180 shares, 15,840; People's, 80 shares, 3200; Railroad, 175 shares, 13,125; Suffolk, 27 shares, 2,700; State, 164 shares, 9840; Traders, 180 shares, 15,840; Tremont, 100 shares, 9,000; Union, 120 shares, 12,000; Worcester, 135 shares, 12,150. The *Railroad Stock* owned, is the Boston and Providence, 80 shares, 8000. The *United States Stock*, is the 6 per cent. loan, 5000. The *State Stock*, is the Massachusetts 5 per cent., at cost, (£2000,) 9168.

Franklin, at Boston. The *Bank Stock* owned, is in the following banks:—Atlas, 200 shares, $20,000; Atlantic, 210 shares, 21,000; City, 369 shares, 36,900; Globe, 771 shares, 77,100; Granite, 52 shares, 5200; Merchants, 24 shares, 2400; State, 414 shares, 24,840; Union 113 shares, 11,300; Falmouth, 35 shares, 3500. The *Railroad Stock* owned, is the Boston and Providence, 162 shares, 15,930; Boston and Worcester, 12 shares, 1200. Relief Steamboat Company, 20 shares, 2000. The *United States Stock*, is the loan of 1842, payable after 1862, 10,000. The *State Stock*, is the Massachusetts Sterling 5 per cent., £3200, payable in 1869 and 1870, 15,360; and Massachusetts 5 per cent. Stock, payable in 1857, 1000.

Hope, at Boston. The *Bank Stock* owned, is in the following banks:—Atlas, 770 shares, $77,000; Merchants, 300 shares, 30,000; State, 210 shares, 12,600; Granite, 170 shares, 17,000; North, 170 shares, 17,000; Market, 48 shares, 3360; Columbian, 20 shares, 2000; Suffolk, 9 shares, 900; City, 1 share, 100. Hope Insurance Company, 110 shares, 11,000.

Manufacturers, at Boston. The *Bank Stock* owned, is in the following banks:—City, 1384 shares, $131,985 24; North, 477 shares, 43,224 25; Shawmut, 449 shares, 39,400 50; Shoe and Leather Dealers, 330 shares, 32,494 32; Atlantic, 335 shares, 33,341; Granite, 180 shares, 15,761 50; State, 250 shares, 14,668 37; Tremont, 120 shares, 11,614 80; Merchants, 50 shares, 4669: Railroad, 151 shares, 10,327; Market, 120 shares, 7915 37; New England, 60 shares, 5962 75; Traders, 135 shares, 12,745 50; Eagle, 84 shares, 8036 25; Bay State, 100 shares, 10,000; Calais, (Maine,) 100 shares, 3000. "Amount invested in other property, not embraced in the interrogatories," 24,300. Under the head "Amount of Marine Risks undetermined," the following note is appended to the Return: "The above amount of 2,600,622, includes all the Company have at risk outstanding; but, as they have many open policies by vessel or vessels, it is impossible to state the exact amount at hazard on any particular day, but may be estimated one fifth of the sum, or perhaps more."

Mercantile Marine, at Boston. The *Bank Stock* owned, is in the following banks:—Atlantic, 150 shares, $15,000; Boston, 15 shares, 750; City, 200 shares, 20,000; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 77 shares, 7700; Merchants, 84 shares, 8400; New England, 180 shares, 18,000: North, 200 shares, 20,000; Railroad, 37 shares, 2775; State, 290 shares, 17,400; Suffolk, 720 shares, 72,000; Tremont, 128 shares, 12,800; Union, 250 shares, 25,000. The *Railroad Stock* owned, is the Boston and Providence, 117 shares, 11,700. Relief Steamboat Company, 20 shares, 2000.

MERCHANTS, at Boston. The *Bank Stock* owned, is in the following banks:—Eagle, $106,100; Merchants, 92,000; Suffolk, 100,000; Globe,90,000, New England, 10,000; City, 10,000; Shoe and Leather Dealers, 5000; Railroad, 11,475; Bay State, 20,000; Biddeford, 10,000. The *Railroad Stock* owned, is the Boston and Maine, 600 shares, 55,000; Boston and Providence, 240 shares, 23,600.

NATIONAL, at Boston. The *Bank Stock* owned, is in the following banks:—Hamilton, 1423 shares, $142,300; Merchants, 86 shares, 8600; Shoe and Leather Dealers, 85 shares, 8500; Shawmut, 44 shares, 4400; Atlas, 56 shares, 5600; Market, 70 shares, 4900; State, 250 shares, 15,000; Bay State, 100 shares, 10,000. The *Railroad Stock* owned, is the Lowell and Nashua, 13 shares, 1300.

NEPTUNE, at Boston. The *Bank Stock* owned, is in the following banks:—Eagle, 119 shares, $11,900; Market, 58 shares, 4060; Tremont, 122 shares, 11,161; State, 200 shares, 11,522 85; Union, 90 shares, 9000; Shoe and Leather Dealers, 50 shares, 4307 50; Massachusetts, 50 shares, 11,605; Merchants, 150 shares, 15,000; Columbian, 59 shares, 5900; Atlantic, 50 shares, 3798; City, 50 shares, 4300; Boston, 154 shares, 7700; Hamilton, 58 shares, 5500; New England, 37 shares, 3500. The *Railroad Stock* owned, is the Boston and Providence, 113 shares, 11,110; Boston and Lowell, 12 shares, 6000. The *United States Stock*, is the 6 per cent. loan, 15,000. The *State Stock*, is the Massachusetts State Loan, 26,560. Steam Tow-Boat Relief Stock, 4920; Boston City Loan, 10,000.

SUFFOLK, at Boston. The *Bank Stock* owned, is in the following banks:—American, 102 shares, $500; General Interest, 480 shares, 960; Atlantic, 140 shares, 14,000; Boston, 180 shares, 9000; Brighton, 20 shares, 2000; Bunker Hill, 30 shares, 3000; City, 40 shares, 4000; Market, 10 shares, 700; Massachusetts, 13 shares, 3250; New England, 210 shares, 21,000; North, 185 shares, 18,500; State, 150 shares, 9000; Suffolk, 170 shares, 17,000; Tremont, 100 shares, 10,000; Hamilton, 100 shares, 10,000; Eagle, 75 shares, 7500; Atlas, 74 shares, 7400. The *Railroad Stock* owned, is the New Bedford and Taunton, 60 shares, 6000; Old Colony, 85 shares, 8500. Other resources than those mentioned in the Return, 6800.

Tremont, at Boston. The *Bank Stock* owned, is in the following banks:—Granite, 198 shares, $18,711; City, 47 shares, 4476 75; Atlantic, 10 shares, 955; Atlas, 50 shares, 4725; Market, 13 shares, 936; North, 55 shares, 5170; Merchants, 27 shares, 2809 25; Shoe and Leather Dealers, 20 shares, 2000; Union, 15 shares, 1522 50; State, 14 shares, 801 50; Tremont, 108 shares, 9963; New England, 153 shares, 15,606. The *Railroad Stock* owned, is the Taunton Branch, 50 shares, 6225, (at cost;) Boston and Providence, 18 shares, 1888, (at cost.) *Lewis Wharf Company Stock*, 11 shares, 9702 47, (at cost.) Relief Steamboat Company, 25 shares, 2750, (at cost.)

United States, at Boston. The *Bank Stock* owned, is in the following banks:—Shoe and Leather Dealers, 169 shares, $16,900; Suffolk, 40 shares, 4000; Merchants, 459 shares, 45,900; Market, 391 shares, 27,370. The *Railroad Stock* owned, is the Western, 66 shares, 6600. Relief Steamboat Company, 25 shares, 2500.

Warren, at Boston. The *Bank Stock* owned, is in the following banks:—Shawmut, 403 shares, $40,300; Exchange, 60 shares, 6000; North, 38 shares, 3,800; Traders, 3 shares, 300; Cambridge, 20 shares, 2000. Relief Steamboat Company, 3080. In answer to the interrogatory, "*Amount of premium notes on risks terminated*," "10,476 of this 45,337 96, is earned on open or general policies, not yet closed;" and, to that, "*Amount borrowed, and on what security*," "On Company's notes, 12,000."

Washington, at Boston. The *Bank Stock* owned, is in the following banks:—Atlas, 100 shares, $10,000; City, 50 shares, 5000; Hamilton, 50 shares, 5000; Massachusetts, 55 shares, 13,750; Market, 50 shares, 3,500; North, 75 shares, 7500; New England, 129 shares, 12,900; Suffolk, 26 shares, 2600; State, 142 shares, 8520; Union, 50 shares, 5000.

Lynn Mechanics Fire and Marine, at Lynn. The *Bank Stock* owned, is in the following banks:—Lynn Mechanics, 331 shares, $19,860; Shoe and Leather Dealers, 75 shares, 7500; Exchange, 10 shares, 1000. *Railroad Stock* owned, is the Portland, Saco, and Portsmouth, 40 shares, 4000; Eastern, 61 shares, 6100; Old Colony, 30 shares, 3000.

Marblehead Marine, at Marblehead. The *Bank Stock* owned, is in the following banks:—Suffolk, 200 shares, $20,000; Globe, 150 shares, 15,000; New England, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; Boston, 105 shares, 5250; City, 40 shares, 4000; Atlantic, 45 shares, 4500, North, 25 shares, 2500; Marblehead, 120 shares, 12,000.

Essex, at Salem. The *Bank Stock* owned, is in the following banks:—Naumkeag, 185 shares, $18,500; Commercial, 142 shares, 9466 67; Exchange, 144 shares, 9600; Asiatic, 78 shares, 2228 57; Merchants, (Boston,) 74 shares, 7400; North, (do.,) 75 shares, 7500; Shawmut, (do.,) 20 shares, 2000. *Railroad Stock* owned, is Boston and Worcester, 10 shares, 1000. *State Stock*, is 1 Certificate Massachusetts, 5 per cent., due 1857, 5000; 17 do., (£200 each,) due 1871, 16,320.

Oriental, at Salem. The *Bank Stock* owned, is in the following banks:—Asiatic, 2457 shares, $70,200; Exchange, 98 shares, 6533 33; Mercantile, 38 shares, 3800; Merchants, 4 shares, 200; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2000; Grand, 100 shares, 10,000; Granite, 86 shares, 8600; Lynn Mechanics, 106 shares, 6360; Village, 60 shares, 6000. *Massachusetts State Stock*, 46,920. Loan to the County of Essex, 3000. Boston City Stock, 1000.

Gloucester Marine, at Gloucester. The *Bank Stock* owned, is in the following banks:—Gloucester, 18 shares, $1908; Tremont, 10 shares, 1000; Atlas, 32 shares, 3048 50; Merchants, 13 shares, 1304 87. The *Railroad Stock* owned, is the Eastern, 97 shares, 10,572; Western 40 Shares, 4021 16; Vermont Central, 10 shares, 706 25; Vermont and Massachusetts, 10 shares, 770; Boston and Providence, 10 shares, 965.

Howard, at Lowell. The *Bank Stock* owned, is in the following banks:—Lowell, 12 shares, $1200; Appleton, 58 shares, 5800. The *Railroad Stock* owned, is the Lowell and Lawrence, 55 shares, 5500. The amount of capital *paid in*, 25,725.

Fairhaven, at Fairhaven. The *Bank Stock* owned, is in the following banks:—Fairhaven, 907 shares, $90,700; Merchants, (N. Bedford,) 8 shares, 800.

Bedford Commercial, at New Bedford. The *Bank Stock* owned, is in the following banks:—Bedford Commercial, 1080 shares, $108,000; Marine, 100 shares, 10,000; Merchants, 100 shares, 10,000; Fall River, 193 shares, 16,887; Suffolk, (Boston,) 36 shares, 3600. The *Railroad Stock* owned, is the New Bedford and Taunton, 75 shares, 7500.

Pacific, at New Bedford. The *Bank Stock* owned, is in the following banks:—Bedford Commercial, 149 shares, $14,900; Merchants, 261 shares, 26,100; Mechanics, 122 shares, 12,200; Marine, 269 shares, 26,900; Fairhaven, 116 shares, 11,600; Fall River, 5 shares, 500. Loan to City of New Bedford, 3575.

Whaling, at New Bedford. The *Bank Stock* owned, is in the following banks:—Bedford Commercial, 110 shares, $11,000; Merchants, 102 shares, 10,200; Marine, 236 shares, 23,600; Mechanics, 103 shares, 10,300; Fairhaven, 103 shares, 10,300; Bristol County, 48 shares, 4800; Taunton, 33 shares, 3300; Falmouth, 30 shares, 3000; Shawmut, (Boston,) 20 shares, 2000. *Railroad Stock* owned, is the Fitchburg, 50 shares, 5000; and Berkshire, 50 shares, 5000.

Old Colony, at Plymouth. The *Bank Stock* owned, is in the following banks:—

Wareham, 35 shares, $3500 ; Railroad, 40 shares, 3000 ; Union, (Boston,) 12 shares, 1200 ; Market, (do.,) 20 shares, 1400 ; New England, (do.,) 15 shares, 1500 ; Old Colony, 24 shares, 2400 ; Merchants, 25 shares, 2500 ; Plymouth, 21 shares, 2100 ; Massachusetts, 10 shares, 2400 ; Boston, 20 shares, 1000. The *Railroad Stock* owned, is the Boston and Providence, 20 shares, 2000; Old Colony, 50 shares, 5000.

UNION, at Provincetown. The *Bank Stock* owned, is the Freeman's, (Boston,) 255 shares, $25,500. The Return is signed, but not sworn to, by the President.

COMMERCIAL, at Nantucket. The *Bank Stock* owned, is in the following banks:—

Pacific, 371 shares, $37,100 ; Manufacturers and Mechanics, ("worthless.")

COASTERS MUTUAL, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c., Personal security, for Marine Premiums, $82,970 13. "Debts due to the Company," &c., Marine Premiums on open policies, 1783.

EQUITABLE SAFETY, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c. :—

Twenty-three notes secured by mortgage of Real Estate,	$95,550 00
Two notes secured by 16 shares Merchants Bank Stock,	1,600 00
One note secured by Steam Tow Boat Stock,	1,350 00
One note secured by 10 shares Traders Bank Stock,	1,000 00
One note secured by 40 shares of Merchants, and 5 of Tremont Bank stock,	4,000 00
One Bottomry Bond,	3,500 00
"All other property, specifying amount," &c. :—	
344 shares Merchants Bank Stock,	34,400 00
150 " Traders " "	15,000 00
100 " Globe " "	10,000 00
100 " Eagle " "	10,000 00
100 " Atlas " "	10,000 00
50 " Boylston " "	5,000 00
50 " Granite " "	5,000 00
30 " State " "	1,800 00
25 " Tremont " "	2,500 00
100 " North " "	10,000 00
20 " Massachusetts "	5,000 00
25 " Steam Tow Boat Stock,	2,000 00
Insurance Scrip,	8,079 14
Fire Policies, not delivered,	389 13
Cape Cod Branch Railroad Bonds,	5,000 00

Sullivan Railroad Bonds,	$5,000 00
Western Railroad Stock, 40 shares,	4,000 00
"Amount of Debts owed by the Company," &c.	
Interest Dividends due to holders of Scrip,	594 75

New England Mutual Marine, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c., $179,669 68. "Personal security—for Marine and Fire Premiums, of which, upwards of 100,000 is earned." "All other property, specifying amount," &c.:—

Merchants Bank, 66 shares,	$6,736 25
Atlantic " 5 "	477 50
City " 20 "	1,610 00
Shawmut " 18 "	1,547 25
Atlas " 30 "	2,715 00
State " 34 "	2,065 50
North " 61 "	5,517 75
Traders " 40 "	3,750 00
Granite " 93 "	8,071 50
Lancaster " 21 "	1,974 00
Boston and Maine Railroad, 262 shares, cost,	26,437 75
" " " " new stock, 50 per ct. paid in,	2,650 00
Eastern Railroad, 63 shares, cost,	6,463 50
Cheshire Railroad 5 shares, cost,	500 00
Norwich and Worcester Bonds,	5,482 00
Relief Steamboat Company,	2,750 00
Fire Policies unpaid,	600 17
Amount due from members for Insurance, on book,	5,419 93
"Amount of Debts owed by the Company," &c.:—	
Reinsurance Note,	105 00

Mutual Marine, at New Bedford. In the schedule of assets, the Return states, "Other notes, and how secured," &c.:—

Subscription notes for premiums in advance,	$64,233 21
Endorsed notes, taken chiefly in payment or extension of premium notes,	16,752 93
"All other property, specifying amount," &c.:—	
Office,	1,500 00
Scrip of Sun Mutual Insurance Company,	5 75

Equitable Marine, at Provincetown. In the schedule of assets, the Return states, "Other notes, and how secured," &c.:—

Notes secured by mortgages on Real Estate,	$24,980 00
" " " sureties holding Real Estate,	8,000 00
"All other property, specifying," &c.:—	
Mechanics Bank, Boston, 48 shares,	4,650 00
Shawmut " " 50 "	4,788 00
State " " 27 "	1,647 00
North " " 60 "	5,935 00

1849
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INSURANCE ABSTRACT

FOR

DECEMBER, 1849.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL;

ALSO, OF

MUTUAL MARINE, MUTUAL FIRE AND MARINE,

AND

MUTUAL FIRE INSURANCE COMPANIES,

EXHIBITING THE

CONDITION OF THOSE INSTITUTIONS

ON THE

FIRST DAY OF DECEMBER,

1849.

PREPARED BY

WILLIAM B. CALHOUN,

SECRETARY OF THE COMMONWEALTH.

Boston:
DUTTON & WENTWORTH, STATE PRINTERS,
NO. 37, CONGRESS STREET.
1849.

Essex Institute
Gift

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Commonwealth of Massachusetts.

Secretary's Office; Boston, Dec. 31, 1849.

To the Honorable Senate and House of Representatives:

I respectfully submit the following Abstract of Returns from Insurance Companies with a specific capital, and of Mutual Marine, Mutual Fire and Marine, and Mutual Fire Insurance Companies, agreeably to the provisions of the Acts of 1837, chap. 192, 1842, chap. 9, and 1849, chap. 104.

The Columbian Fire and Marine Insurance Company, in Boston, incorporated in 1849, have not filed the notice of acceptance of their charter required by the Act of 1842, chap. 21. The Mechanics Insurance Company, of New Bedford, have made no return for two years and have not filed notice of discontinuance as required by the same Act.

W. B. CALHOUN, Secretary.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL;

SHOWING THE STATE OF SAID CORPORATIONS

ON THE FIRST DAY OF DECEMBER, 1849.

	BOSTON.				
	American.	Boston.	Boylston Fire and Marine.	Firemens.	Franklin.
Capital,	$300,000 00	$300,000 00	$300,000 00	$300,000 00	$300,000 00
United States Stocks and Treasury Notes,	21,000 00	. .	. .	5,000 00	10,000 00
Massachusetts Bank Stocks,	208,064 75	201,000 00	260,100 00	236,905 00	208,240 00
State Stock,	. .	. .	. .	9,168 00	16,360 00
Loans on Bottomry and Respondentia,	. .	. .	. .	. .	2,500 00
Invested in Real Estate,	40,000 00	. .	45,700 00	35,000 00	. .
Secured by Mortgage on the same,	6,000 00	31,482 07	9,500 00	124,700 00	18,600 00
Loans on Collateral and Personal Security,	27,430 00	7,700 00	57,820 00	39,550 00	46,647 00
Loans on Personal Security only,	. .	2,160 00	. .	. .	1,080 00
Cash on hand,	4,709 06	11,179 16	3,751 30	28,851 99	5,929 76
Reserved or Contingent Fund,	. .	42,337 21	. .	108,000 00	20,965 03
Invested in Railroad Stock,	82,402 50	64,750 00	5,000 00	8,000 00	21,797 00
Losses ascertained and unpaid,	2,776 34	19,091 84	. .	1,280 00	6,203 20
Amount of estimated Losses, exclusive of such as are returned, as ascertained and unpaid,	5,500 00	15,500 00	7,500 00	85 00	. .

Amount of Premium Notes on Risks terminated, .	20,985 18	19,713 98	23,521 51	. .	18,239 70
Amount of Premium Notes on Risks not terminated, .	82,192 52	99,292 79	93,794 21	. .	48,552 58
Total Amount of Premium Notes, . . .	103,177 70	119,006 77	117,315 72	. .	66,792 28
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	2,500 00	. .	. .	. .	401 00
At Risk,—Marine, ...	2,630,200 00	2,773,956 00	3,976,613 00	. .	1,483,789 00
At Risk,—Fire, ...	2,699,942 00	. .	3,224,591 00	10,816,939 00	3,102,768 00
Amount of Premiums on Fire Risks undetermined, .	20,593 02	. .	20,763 38	77,489 22	24,720 78
Average Annual Dividends for five preceding years, or since incorporated, ...	12 1-5 per cent.	9 2-5 per cent.	8 per cent.	12 1-5 per cent.	6 4-5 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia, . . .	6 "	6 "	6 "	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	6 "	6 "	. .	6 "	6 "
Amount Borrowed, and on what security, . .	. .	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company, .	. .	1,500 00	. .	. .	11,700 00
Amount of Fire Losses paid the last year, . .	6,289 60	. .	1,085 80	28,273 87	7,434 20
Amount of Marine Losses paid the last year, . .	81,851 15	111,569 72	67,078 80	. .	41,566 63
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	. .	. .	. .	. .	. .

	BOSTON.				
	Hope.	Manufacturers.	Mercantile Marine.	Merchants.	National.
Capital,	$200,000 00	$400,000 00	$300,000 00	$500,000 00	$500,000 00
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	169,960 00	378,647 35	292,325 00	472,075 00	204,500 00
State Stock,	5,000 00	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	2,500 00	. .	. .	. .	. .
Invested in Real Estate,	. .	28,258 09	. .	100,000 00	60,000 00
Secured by Mortgage on the same,	. .	176,104 00	. .	2,000 00	104,148 58
Loans on Collateral and Personal Security,	2,302 83	25,600 00	. .	42,000 00	58,600 00
Loans on Personal Security only,	. .	3,787 75	1,080 00	7,200 47	342,662 09
Cash on hand,	13,358 47	18,693 28	3,405 18	7,734 35	2,959 41
Reserved or Contingent Fund,	. .	10,000 00	. .	110,948 51	. .
Invested in Railroad Stock,	. .	2,264 66	11,700 00	83,600 00	14,900 00
Losses ascertained and unpaid,	. .	. .	. .	4,056 00	. .
Amount of estimated Losses, exclusive of such as are returned, as ascertained and unpaid,	18,076 00	28,000 00	3,528 72	11,100 00	18,500 00

Amount of Premium Notes on Risks terminated,	22,530 77	18,110 53	14,802 25	16,023 02	3,546 72
Amount of Premium Notes on Risks not terminated,	103,856 61	72,102 61	60,939 42	123,595 62	49,032 35
Total Amount of Premium Notes,	126,387 38	90,213 14	75,741 67	139,618 64	52,579 07
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	. .	150 18	. .	2,614 85	101 18
At Risk,—Marine,	3,194,248 00	3,645,225 00	1,939,461 00	9,471,114 00	7,203,944 00
At Risk,—Fire,	. .	11,201,607 00	. .	13,035,426 00	7,188,081 00
Amount of Premiums on Fire Risks undetermined,	. .	104,076 08	. .	86,886 14	55,148 55
Average Annual Dividends for five preceding years, or since incorporated,	5 per cent.	11 1-5 per cent.	7 per cent.	15 per cent.	9 3-5 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia,	6 "	6 "	6 "	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 "	6 "	6 "	6 "	6 "
Amount Borrowed, and on what security,	. .	20,000 00	. .	. .	. .
Amount of Capital Stock pledged to the Company,	2,400 00	23,200 00	. .	2,000 00	6,400 00
Amount of Fire Losses paid the last year,	. .	95,178 74	. .	49,764 48	19,804 07
Amount of Marine Losses paid the last year,	36,723 71	30,505 78	44,115 64	134,506 15	31,644 80
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	110	. .	. .	. .	. .

	BOSTON.				
	Neptune.	Suffolk.	Tremont.	United States.	Warren.
Capital,	$200,000 00	$225,000 00	$200,000 00	$200,000 00	$150,000 00
United States Stocks and Treasury Notes,	15,000 00	. .	. .	. .	. .
Massachusetts Bank Stocks,	147,290 00	137,310 00	73,451 00	105,890 00	43,500 00
State Stock,	48,420 00	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	. .	. .	29,000 00	30,500 00	8,700 00
Invested in Real Estate,	. .	80,000 00	. .	40,500 00	. .
Secured by Mortgage on the same,	81,200 00	. .	27,000 00	10,300 00	47,600 00
Loans on Collateral and Personal Security,	6,000 00	. .	7,950 00	. .	8,000 00
Loans on Personal Security only,	10,825 80	2,950 00	4,350 00	1,555 50	. .
Cash on hand,	24,607 91	2,586 25	13,652 88	25,647 90	6,507 62
Reserved or Contingent Fund,	. .	. .	. .	29,679 71	. .
Invested in Railroad Stock,	16,550 00	14,500 00	20,092 00	6,600 00	. .
Losses ascertained and unpaid,	18,750 00	3,000 00	17,425 00	5,000 00	. .
Amount of estimated Losses, exclusive of such as are returned, as ascertained and unpaid,	33,765 23	. .	14,575 00	. .	9,250 00

Amount of Premium Notes on Risks terminated, .	56,386 22	9,795 52	55,868 83	13,903 63	38,280 79
Amount of Premium Notes on Risks not terminated, .	271,466 42	40,295 98	154,083 72	43,345 29	74,133 05
Total Amount of Premium Notes, . . .	327,852 64	50,091 50	209,952 55	57,248 92	109,354 51
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	. .	233 35	2,210 00	. .	600 00
At Risk,—Marine, ...	9,117,405 00	1,539,350 00	4,470,455 00	1,134,635 00	2,337,767 00
At Risk,—Fire, ...	4,166,870 00	594,900 00	1,131,555 00	525,190 00	. .
Amount of Premiums on Fire Risks undetermined, .	27,849 09	3,453 51	4,602 63	4,067 32	. .
Average Annual Dividends for five preceding years, or since incorporated, ...	11 3-5 per cent.	8 2-5 per cent.	7 2-5 per cent.	12 1-5 per cent.	5 1-2 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia, . . .	. .	6 "	6 "	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	6 "	6 "	. .	. .	6 "
Amount Borrowed, and on what security, . .	. .	15,000 00	. .	. .	. .
Amount of Capital Stock pledged to the Company, .	3,900 00	. .	. .	. .	2,500 00
Amount of Fire Losses paid the last year, . .	2,061 49	70 00	13 50	50 00	. .
Amount of Marine Losses paid the last year, . .	225,633 60	55,003 21	138,521 37	43,546 79	105,271 45
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	. .	13	. .	. .	23

	BOSTON.	LYNN.	MARBLEHEAD.	SALEM.	
	Washington.	Mechanics Fire and Marine.	Marine.	Essex.	Oriental.
Capital,	$200,000 00	$50,000 00	$100,000 00	$100,000 00	$200,000 00
United States Stocks and Treasury Notes,	. .	. .	1,239 38	. .	. .
Massachusetts Bank Stocks,	74,870 00	30,100 00	98,250 00	61,629 34	128,693 33
State Stock,	20,000 00	. .	. .	21,320 00	50,920 00
Loans on Bottomry and Respondentia,	. .	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	7,000 00	. .
Secured by Mortgage on the same,	77,500 00	1,200 00	. .	. .	11,500 00
Loans on Collateral and Personal Security,	8,900 00	9,400 00	. .	10,320 08	9,900 00
Loans on Personal Security only,	4,546 64	54 00	. .	1,584 08	5,675 53
Cash on hand,	9,702 21	2,920 01	3,659 45	4,108 16	4,531 61
Reserved or Contingent Fund,	8,158 55	12,586 58	. .	12,634 79	. .
Invested in Railroad Stock,	. .	9,100 00	. .	1,000 00	. .
Losses ascertained and unpaid,	8,000 00	2,262 00	. .	235 00	63 23
Amount of estimated Losses, exclusive of such as are returned, as ascertained and unpaid,	3,600 00	500 00	. .	4,000 00	3,100 00

Amount of Premium Notes on Risks terminated, .	24,515 43	10,197 31	. .	12,448 49	7,224 01
Amount of Premium Notes on risks not terminated, .	63,100 79	788 63	315 50	14,425 95	17,214 49
Total Amount of Premium Notes, . . .	87,616 22	10,985 94	. .	26,874 44	24,438 50
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	1,200 00	. .	. .	134 60	. .
At Risk,—Marine, ...	1,671,237 00	45,291 00	. .	491,624 00	544,547 00
At Risk,—Fire, ...	. .	19,800 00	. .	49,750 00	. .
Amount of Premiums on Fire Risks undetermined, .	. .	196 25	. .	329 12	. .
Average Annual Dividends for five preceding years, or since incorporated, ...	7 1-5 per cent.	14 2-5 per cent.	7 per cent.	1 4-5 per cent.	8 2-5 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia, . . .	6 "	6 "	. .	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	6 "	. .	. .	. .	. .
Amount Borrowed, and on what security, . .	. .	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company, .	500 00	. .	. .	5,700 00	. .
Amount of Fire Losses paid the last year, . .	. .	. .	. .	. .	. .
Amount of Marine Losses paid the last year, . .	100,769 00	11,375 80	. .	2,879 88	7,436 28
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	. .	. .	. .	. .	. .

	GLOUCESTER.	LOWELL.	FAIRHAVEN.	NEW BEDFORD.	
	Gloucester Marine.	Howard Fire.	Fairhaven.	Bedford Commerc'l	Pacific.
Capital,	$50,000 00	$50,000 00	$100,000 00	$150,000 00	$100,000 00
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	5,956 50	10,900 00	92,100 00	148,487 50	92,200 00
State Stock,	. .	. .	. .	. .	3,250 00
Loans on Bottomry and Respondentia,	1,500 00	. .	5,000 00	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Secured by Mortgage on the same,	14,475 00	33,462 14	1,000 00	. .	. .
Loans on Collateral and Personal Security,	10,072 47	1,017 33	1,000 00	. .	. .
Loans on Personal Security only,	. .	. .	928 67	4,973 70	1,500 00
Cash on hand,	1,049 41	1,731 28	287 96	1,761 26	3,680 33
Reserved or Contingent Fund,	. .	. .	. .	5,987 50	9,655 82
Invested in Railroad Stock,	17,034 41	9,400 00	. .	7,500 00	. .
Losses ascertained and unpaid,	. .	. .	. .	2,956 06	. .
Amount of estimated Losses, exclusive of such as are returned, as ascertained and unpaid,	2,500 00	. .	. .	33,000 00	. .

Amount of Premium Notes on Risks terminated, .	6,246 70	. .	3,201 00	13,763 69	8,295 44
Amount of Premium Notes on Risks not terminated, .	4,330 69	. .	3,201 00	111,980 65	72,425 67
Total Amount of Premium Notes, . . .	10,577 39	. .	51 00	125,744 34	80,721 11
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	. .	. .	. .	1,092 59	500 00
At Risk,—Marine, ...	153,225 00	. .	. .	1,961,899 50	1,322,318 00
At Risk,—Fire, ...	. .	648,460 00	. .	. .	. .
Amount of Premiums on Fire Risks undetermined, .	. .	5,208 54	. .	. .	. .
Average Annual Dividends for five preceding years, or since incorporated, ...	. .	. .	6 4-5 per cent.	6 1-2 per cent.	8 3-5 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia, . . .	6 per cent.	6 "	6 "	6 "	. .
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	6 "	. .	6 "	6 "	6 "
Amount Borrowed, and on what security, . .	. .	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company, .	. .	. .	. .	. .	. .
Amount of Fire Losses paid the last year, . .	. .	. .	. .	. .	. .
Amount of Marine Losses paid the last year, . .	5,637 32	. .	. .	55,702 09	27,753 21
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	. .	. .	2	. .	. .

	N. BEDFORD.	PLYMOUTH.	PROVINCET'N.	NANTUCKET.	
	Whaling.	Old Colony.	Union.	Commercial.	
Capital,	$100,000 00	$50,000 00	75,000 00	$75,000 00	. .
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	79,000 00	21,000 00	25,500 00	37,100 00	. .
State Stock,	. .	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	. .	. .	. .	7,950 00	. .
Invested in Real Estate,	1,800 00	2,500 00	. .	6,500 00	. .
Secured by Mortgage on the same,	3,000 00	10,115 00	49,500 00	. .	. .
Loans on Collateral and Personal Security,	798 55	3,200 00	. .	7,178 39	. .
Loans on Personal Security only,	18,446 83	6,321 62	. .	. .	. .
Cash on hand,	1,913 02	1,272 85	367 14	1,183 68	. .
Reserved or Contingent Fund,	31,978 78	. .	. .	. .	. .
Invested in Railroad Stock,	12,000 00	7,000 00	. .	. .	. .
Losses ascertained and unpaid,	313 44	. .	1,800 00	. .	. .
Amount of estimated Losses, exclusive of such as are returned, as ascertained and unpaid,	9,275 00	4,175 00	7,100 00	. .	. .

Amount of Premium Notes on Risks terminated,	6,170 38	8,767 95	9,421 01	1,129 89	. .
Amount of Premium Notes on Risks not terminated,	97,173 52	7,827 33	13,332 95	32,439 37	. .
Total Amount of Premium Notes,	103,343 90	16,595 28	22,753 96	33,569 26	. .
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	150 00	41 00	. .	481 64	. .
At Risk,—Marine,	1,797,376 00	120,817 00	191,364 00	478,215 64	. .
At Risk,—Fire,	. .	23,050 00	. .	. .	. .
Amount of Premiums on Fire Risks undetermined,	. .	189 25	. .	. .	. .
Average Annual Dividends for five preceding years, or since incorporated,	5½ per cent.	10 per cent.	5 1-3 per cent.	2¼ per cent.	. .
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia,	6 "	6 "	6 "	6 "	. .
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	. .	6 "	6 "	. .	. .
Amount Borrowed, and on what security,	. .	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company,	. .	. .	. .	1,400 00	. .
Amount of Fire Losses paid the last year,	. .	. .	. .	. .	. .
Amount of Marine Losses paid the last year,	21,916 77	13,725 66	16,971 14	17,064 62	. .
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	. .	8	. .

AGGREGATE.

	16 offices in Boston.	13 offices out of Boston.	Total—29 offices.
Capital,	$4,575,000 00	$1,200,000 00	$5,775,000 00
United States Stocks and Treasury Notes,	51,000 00	1,239 38	52,239 38
Massachusetts Bank Stocks,	3,214,128 10	830,916 67	4,045,044 77
State Stock,	98,948 00	75,490 00	174,438 00
Loans on Bottomry and Respondentia,	73,200 00	14,450 00	87,650 00
Invested in Real Estate,	429,458 09	17,800 00	447,258 09
Secured by Mortgage on the same,	716,134 65	124,252 14	840,386 79
Loans on Collateral and Personal Security,	338,499 83	52,886 82	391,386 65
Loans on Personal Security only,	382,198 25	39,484 43	421,682 68
Cash on hand,	183,276 73	28,466 16	211,742 89
Reserved or Contingent Fund,	330,089 01	72,843 47	402,932 48
Invested in Railroad Stock,	352,156 16	63,034 41	415,190 57
Losses ascertained and unpaid,	85,582 38	7,629 73	93,212 11
Amount of estimated Losses, exclusive of such as are returned, as ascertained and unpaid,	168,979 95	63,650 00	232,629 95

Amount of Premium Notes on Risks terminated,	356,224 08	86,865 87	443,089 95
Amount of Premium Notes on Risks not terminated,	1,379,783 96	375,455 75	1,755,239 71
Total Amount of Premium Notes,	1,732,948 71	455,655 12	2,188,603 83
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	10,010 56	2,399 83	12,410 39
At Risk,—Marine,	56,589,399 00	7,106,677 14	63,696,076 14
At Risk,—Fire,	57,687,869 00	741,060 00	58,428,929 00
Amount of Premiums on Fire Risks undetermined,	429,649 72	5,923 16	435,572 88
Average Annual Dividends for five preceding years, or since incorporated,	A fraction over 9 per cent.	A fraction less than 7 per ct.	8½ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or on Respondentia,	6 "	6 "	6 "
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 "	6 "	6 "
Amount Borrowed, and on what security,	35,000 00	. .	35,000 00
Amount of Capital Stock pledged to the Company,	54,100 00	7,100 00	61,200 00
Amount of Fire Losses paid the last year,	210,025 75	. .	210,025 75
Amount of Marine Losses paid the last year,	1,248,307 75	180,462 77	1,428,770 52
Number of Shares of the Capital Stock owned by the Companies, or that remain unsubscribed for,	146	10	156

REMARKS.

American, at Boston. The *Bank Stock* owned, is in the following Banks:—Union, 223 shares, $22,275; Suffolk, 100 shares, $12,160; Hamilton, 95 shares, 9,342 50; Massachusetts, 2 shares, 490; Atlas, 244 shares, 22,763 25; Merchants, 200 shares, 20,000; New England, 173 shares, 17,300; State, 228 shares, 13,164; Railroad, 220 shares, 16,470; Boston, 444 shares, 22,200; Globe, 170 shares, 17,000; Columbian, 154 shares, 15,400; Eagle, 45 shares, 4500; Bay State, 150 shares, 15,000. The *Railroad Stock* owned, is the Western Railroad, 130 shares, 13,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 239 shares, 23,900; Nashua and Lowell, 26 shares, 2600; Boston and Providence, 275 shares, 26,332 50; Taunton Branch, 66 shares, 6570. In answer to "Amount of Fire Losses paid last year," the amount returned "includes return premium." In answer to the question "Amount of Marine Losses paid the last year," the amount returned is "less salvage." Part of the *Surplus* invested as follows:—Hamilton Manufacturing Company, 12 shares, 12,000; Boston do., 5 shares, 3500; Tremont do., 6 shares, 6000; Lawrence do., 5 shares, 5000; Merrimack do., 10 shares, 10,000; Relief Steamboat Company, 45 shares, 500.

Boston, at Boston. The *Bank Stock* owned, is in the following Banks:—Merchants, 200 shares, $20,000; New England, 220 shares, 22,000; Suffolk, 200 shares, 20,000; Globe, 200 shares, 20,000; Shoe and Leather Dealers, 200 shares, 20,000; Railroad, 180 shares, 13,500; Union, 150 shares, 15,000; Massachusetts, 40 shares, 10,000; City, 100 shares, 10,000; State, 140 shares, 8400; Hamilton, 70 shares, 7000; North, 51 shares, 5100; Granite, 50 shares, 5000; Traders, 50 shares, 5000; Atlas, 50 shares, 5000; Tremont, 50 shares, 5000; Bay State, 100 shares, 10,000. The *Railroad Stock* owned, is the Connecticut River, 150 shares, 14,750; Boston and Providence, 150 shares, 15,000; Taunton Branch, 150 shares, 15,000; Boston and Lowell, 20 shares, 10,000; Old Colony, 100 shares, 10,000, Relief Steamboat Company, 40 shares, 4400.

Boylston Fire and Marine, at Boston. The *Bank Stock* owned, is the Washington, 2416 shares, $241,600; Boston, 50 shares, 2500; State, 100 shares, 6000; Bay State, 100 shares, 10,000. The *Railroad Stock* is Western, 50 shares, 5000.

Fireman's, at Boston. The *Bank Stock* owned, is the Atlas, 180 shares, $15,840; Bank of Brighton, 40 shares, 4000; City, 100 shares, 9000; Columbian, 110 shares, 11,000; Globe, 250 shares, 25,000; Granite, 180 shares, 15,840; Hamilton, 100 shares, 10,000; Merchants, 240 shares, 24,000; Market, 280 shares, 19,600; New England, 100 shares, 10,000; North, 180 shares, 15,840; People's, 120 shares, 5280; Railroad, 175 shares, 13,125; Suffolk, 27 shares, 2,700; State, 164 shares, 9840; Traders, 180 shares, 15,860; Tremont, 100 shares, 9000; Union, 120 shares, 12,000; Worcester, 100 shares, 9000. The *Railroad Stock* owned, is the Boston and Providence, 80 shares, 8000. The *United States Stock* is the 6 per cent. loan, 5000. The *State Stock*, is the Massachusetts 5 per cent., at cost, (£2000,) 9168.

Franklin, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 200 shares, $20,000; Atlantic, 210 shares, 21,000; City, 369 shares, 36,900; Globe, 771 shares, 77,100; Granite, 52 shares, 5200; Merchants, 24 shares, 2400; State, 414 shares, 24,840; Union, 113 shares, 11,300; Falmouth, 35 shares, 3500; Bay State, 60 shares 6000. The *Railroad Stock* owned, is the Boston and Providence, 168 shares, 16,452; Boston and Worcester, 32 shares, 3145. Relief Steamboat Company, 2200. The *United States Stock*, is the loan of 1842, payable after 1862, 10,000. The *State Stock*, is the Massachusetts Sterling 5 per cent., £3200, payable in 1869 and 1870, 15,360; and Massachusetts 5 per cent. Stock, payable in 1857, 1000.

Hope, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 770 shares, $77,000; Merchants, 300 shares, 30,000; State, 210 shares, 12,600; Granite, 170 shares, 17,000; North, 170 shares, 17,000; Market, 48 shares, 3360; Columbian, 20 shares, 2000; Suffolk, 9 shares, 900; City, 1 share, 100; Shoe and Leather Dealers, 50 shares, 5000; Bay State, 50 shares, 5000. *State Stock*, City of Boston, 5000.

Manufacturers, at Boston. The *Bank Stock* owned, is in the following Banks:—City, 1235 shares, $108,765 74; North, 477 shares, 43,224 25; Shawmut, 449 shares, 39,400 50; Shoe and Leather Dealers, 500 shares, 49,515 32; Atlantic, 335 shares, 33,341; Granite, 180 shares, 15,761 50; State, 250 shares, 14,668 37; Tremont, 120 shares, 11,614 80; Merchants, 50 shares, 4669; Railroad, 151 shares, 10,327; Market, 120 shares, 7915 37; New England, 60 shares, 5962 75; Traders, 135 shares, 12,745 50; Eagle, 84 shares, 8036 25; Bay State, 100 shares, 10,000; Calais, (Maine,) 100 shares, 2700. "Amount invested in other property, not embraced in the interrogatories," 12,365. The *Railroad Stock* owned, is one Bond of the Massachusetts and Vermont, 440 33; two Bonds of the Rutland and Burlington, 1824 33. Under the head "Amount of Marine Risks undetermined," the following note is appended to the Return: "The above amount of 3,645,225 includes all the Company have at risk outstanding; but, as they have many open policies by vessel or vessels, it is impossible to state the exact amount at hazard on any particular day, but may be estimated three fifths of the sum, or perhaps more." The amount borrowed, 20,000, is "on Corporate Note of Company."

Mercantile Marine, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlantic, 150 shares, $15,000; Boston, 15 shares, 750; City, 200 shares, 20,000; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 77 shares, 7700; Merchants, 84 shares, 8400; New England, 180 shares, 18,000; North, 200 shares, 20,000; Railroad, 37 shares, 2775; State, 290 shares, 17,400; Suffolk, 720 shares, 72,000; Tremont, 128 shares, 12,800; Union, 250 shares, 25,000. The *Railroad Stock* owned, is the Boston and Providence, 117 shares, 11,700. Relief Steamboat Company, 20 shares, 2000.

Merchants, at Boston. The *Bank Stock* owned, is in the following Banks:—Eagle, $106,100; Merchants, 92,000; Suffolk, 100,000; Globe, 90,000; New England, 10,000; City, 10,000; Shoe and Leather Dealers, 7,500; Railroad, 11,475; Bay State, 30,000; Biddeford, 15,000. The *Railroad Stock* owned, is the Boston and Maine, 600 shares, 60,000; Boston and Providence, 240 shares, 23,600.

National, at Boston. The *Bank Stock* owned, is in the following Banks:—Hamilton, 1433 shares, $143,300; Merchants, 86 shares, 8600; Shoe and Leather Dealers, 127 shares, 12,700; Shawmut, 44 shares, 4400; Atlas, 56 shares, 5600; Market, 70 shares, 4900; State, 250 shares, 15,000; Bay State, 100 shares, 10,000. The *Railroad Stock* owned, is the Lowell and Nashua, 16 shares, 1600; Boston and Providence, 68 shares, 6800; Boston and Maine, 100 shares, 6500.

Neptune, at Boston. The *Bank Stock* owned, is in the following Banks:—Suffolk, 50 shares, 5000; Atlantic, 50 shares, 4500; Bay State, 100 shares 10,000; Tremont, 173 shares, 16,490; Shoe and Leather Dealers, 75 shares, 7500; Merchants, 200 shares, 20,000; Union, 150 shares, 15,000; New England, 37 shares, 3700; Massachusetts, 50 shares, 11,500; State, 200 shares, 11,500; Hamilton, 58 shares, 5800; City, 50 shares, 4500; Eagle, 119 shares, 11,900; Boston, 200 shares, 10,000; Market, 58 shares, 4000; Columbian, 59 shares, 5,900. The *Railroad Stock* owned, is Boston and Providence, 113 shares, 10,170; Boston and Lowell, 12 shares, 6000; Old Colony, 5 shares, 380. The *United States Stock*, is the 6 per cent. loan, 15,000. The *State Stock* is the Massachusetts State Loan, 17,920; Boston City loan, 30,500. Steam Tow-Boat Relief Stock, 3920.

Suffolk, at Boston, The *Bank Stock* owned, is in the following Banks:—General Interest, 480 shares, $960; Atlantic, 140 shares, 14,000; Boston, 180 shares, 9000; Brighton, 20 shares, 2000; Bunker Hill, 30 shares, 3000; City, 40 shares, 4000; Market, 10 shares, 700; Massachusetts, 13 shares, 3250; New England, 210 shares, 21,000; North, 185 shares, 18,500; State, 150 shares, 9000; Suffolk, 170 shares, 17,000; Tremont, 100 shares, 10,000; Hamilton, 100 shares, 10,000; Eagle, 75 shares, 7500; Atlas, 74 shares, 7400. The *Railroad Stock* owned, is the

New Bedford and Taunton, 60 shares, 6000; Old Colony, 85 shares, 8500. Other resources than those mentioned in the Return, 5,500. The amount borrowed, is on Company's notes.

Tremont, at Boston. The *Bank Stock* owned, is in the following Banks:—Granite, 198 shares, $18,711; City, 47 shares, 4476 75; Atlantic 10 shares, 955; Atlas, 50 shares, 4725; Market, 13 shares, 936; North, 55 shares, 5170; Merchants, 27 shares, 2809 25; Shoe and Leather Dealers, 30 shares, 3000; Union, 15 shares, 1522 50; State, 14 shares, 801 50; Tremont, 108 shares, 9963; New England, 153 shares, 15,606; Grocers, 50 shares, 4775. The *Railroad Stock* owned, is the Taunton Branch, 50 shares, 6225; Boston and Providence, 68 shares, 6411 75; Boston and Worcester, 76 shares, 7455 25. *Lewis Wharf Company Stock*, 11 shares, 9702 47. Relief Steamboat Company, 25 shares, 2750. The stocks are all returned at cost.

United States, at Boston. The *Bank Stock* owned, is in the following Banks:—Shoe and Leather Dealers, 254 shares, $25,400; Suffolk, 40 shares, 4000; Merchants, 459 shares, 45,900; Market, 437 shares, 30,590. The *Railroad Stock* owned, is the Western, 66 shares, 6600. Relief Steamboat Company, 3850.

Warren, at Boston. The *Bank Stock* owned, is in the following Banks:—Shawmut, 395 shares, $39,500; Cambridge, 20 shares, 2000; Laighton, 20 shares, 2000. Relief Steamboat Company, 3280. In answer to the interrogatory, "*Amount of premium notes on risks terminated*," "12,669 of this is earned on open or general policies, not yet closed."

Washington, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 100 shares, $10,000; City, 50 shares, 5000; Hamilton, 50 shares, 5000; Massachusetts, 55 shares, 13,750; Market, 50 shares, 3500; North, 75 shares, 7500; New England, 129 shares, 12,900; Suffolk, 26 shares, 2600; State, 142 shares, 8520; Union, 61 shares, 6100. The *State Stock* is Boston City Stock, 20,000.

Lynn Mechanics Fire and Marine, at Lynn. The *Bank Stock* owned, is in the following Banks:—Lynn Mechanics, 265 shares, $15,900; Shoe and Leather Dealers, 112 shares, 11,200; Exchange, 10 shares, 1000; Laighton, 20 shares, 2000. *Railroad Stock* owned, is the Eastern, 61 shares, 6100; Old Colony, 30 shares, 3000.

Marblehead Marine, at Marblehead. The *Bank Stock* owned, is in the following Banks.—Suffolk, 200 shares, $20,000; Globe, 150 shares, 15,000; New England, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; Boston, 105 shares, 5250; City, 40 shares, 4000; Atlantic, 45 shares, 4500; North, 25 shares, 2500; Marblehead, 120 shares, 12,000. The *United States Stock* is a certificate for Spanish indemnity. The Return is not made under oath as required by law.

Essex, at Salem. The *Bank Stock* owned, is in the following Banks:—Naumkeag, 185 shares, $18,500; Commercial, 142 shares, 9466 67 Exchange, 144 shares, 9600; Asiatic, 153 shares, 4371 42; Mercantile, 22 shares, 1981 25; Salem, 9 shares, 810; Merchants, (Boston,) 74 shares, 7400; North. (do.,) 75 shares, 7500; Shawmut, (do.,) 20 shares, 2000, *Railroad Stock* owned, is Boston and Worcester, 10 shares, 1000. *State Stock* is 1 Certificate Massachusetts, 5 per cent., due 1857, 5000; 17 do., (£200 each,) due 1871, 16,320.

Oriental, at Salem. The *Bank Stock* owned, is in the following Banks:—Asiatic, 2457 shares, $70,200; Exchange, 98 shares, 6533 33; Mercantile, 38 shares, 3800; Merchants, 4 shares, 200; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2000; Granite, 86 shares, 8600; Lynn Mechanics, 106 shares, 6360; Village, 60 shares, 6000. *Massachusetts State Stock*, 46,920. Loan to the County of Essex, 3000. Boston City Stock, 1000.

Gloucester Marine, at Gloucester. The *Bank Stock* owned, is in the following Banks:—Gloucester, 18 shares, $1908; Tremont, 10 shares, 1000; Atlas, 32 shares, 3048 50. The *Railroad Stock* owned, is the Eastern, 97 shares, 10,572; Western, 40 shares, 4021 16; Vermont Central, 10 shares, 706 25; Vermont and Massachusetts, 10 shares, 770; Boston and Providence, 10 shares, 965.

Howard, at Lowell. The *Bank Stock* owned, is in the following Banks:—Lowell, 15 shares, $1500; Appleton, 84 shares, 8400; Andover, 5 shares, 500; Quinsigamond, 5 shares, 500. The *Railroad Stock* owned, is the Lowell and Lawrence, 94 shares, 9400.

Fairhaven, at Fairhaven. The *Bank Stock* owned, is in the following Banks:—Fairhaven, 913 shares, $91,300; Merchants, (N. Bedford,) 8 shares, 800.

Bedford Commercial, at New Bedford. The *Bank Stock* owned, is in the following Banks:—Bedford Commercial, 1080 shares, $108,000; Marine, 100 shares, 10,000; Merchants, 100 shares, 10,000; Fall River, 193 shares, 16,887 50; Suffolk, (Boston,) 36 shares, 3600. The *Railroaa Stock* owned, is the New Bedford and Taunton, 75 shares, 7500. The Return is signed by the Secretary, but is not signed by the President, nor sworn to by either the President or Secretary.

Pacific, at New Bedford. The *Bank Stock* owned, is in the following Banks:—Bedford Commercial, 149 shares, $14,900; Merchants, 261 shares, 26,100; Mechanics, 122 shares, 12,200; Marine, 269 shares, 26,900; Fairhaven, 116 shares, 11,600; Fall River, 5 shares, 500. Loan to City of New Bedford, 3250.

Whaling, at New Bedford. The *Bank Stock* owned, is in the following Banks:—Bedford Commercial, 110 shares, $11,000; Merchants, 102 shares, 10,200; Marine, 241 shares, 24,100; Mechanics, 103 shares, 10,300; Fairhaven, 103 shares, 10,300; Bristol County, 48 shares, 4800; Taunton, 33 shares, 3300; Falmouth, 30 shares, 3000; Shawmut, (Boston,) 20 shares, 2000. *Railroad Stock* owned, is the Fitchburg, 70 shares, 7000; and Berkshire, 50 shares, 5000.

Old Colony, at Plymouth. The *Bank Stock* owned, is in the following Banks:—Wareham, 35 shares, $3500; Railroad, 40 shares, 3000; Union, (Boston,) 12 shares, 1200; Market, (do.,) 20 shares, 1400; New England, (do.,) 15 shares, 1500; Old Colony, 24 shares, 2400; Merchants, 25 shares, 2500; Plymouth, 21 shares, 2100; Massachusetts, 10 shares, 2400; Boston, 20 shares, 1000. The *Railroad Stock* owned, is the Boston and Providence, 20 shares, 2000; Old Colony, 50 shares, 5000.

Union, at Provincetown. The *Bank Stock* owned, is the Freeman's, (Boston,) 255 shares, $25,500.

Commercial, at Nantucket. The *Bank Stock* owned, is in the Pacific, 371 shares, $37,100.

ABSTRACT OF THE RETURNS

OF THE

MUTUAL MARINE, AND MUTUAL FIRE AND MARINE,

INSURANCE COMPANIES,

IN THE COMMONWEALTH,

EXHIBITING THEIR CONDITION

ON THE FIRST DAY OF DECEMBER, 1849.

	BOSTON.			GLOUCESTER.	N. BEDFORD.	PROVINCE TOWN.	AGGREGATE.
	Coasters Mutual Marine.	Equitable Safety.	New England Mutual Marine.	Gloucester Mutual Fishing.	Mutual Marine.	Equitable Marine.	
Amount of Assets,	$104,190 70	$638,141 67	$525,117 84	$13,691 21	$275,105 09	$70,010 00	$1,626,256 51
Cash,	1,379 68	11,178 70	11,393 05	50 00	10,328 19	1,845 00	36,174 62
Premium Notes on Risks terminated,	13,122 00	54,810 85	72,574 89	13,641 20	26,346 12	7,530 00	188,025 06
Premium Notes on Risks not terminated,	24,496 15	328,065 06	145,159 80	. .	133,911 87	10,645 00	642,277 88
Other Notes, how secured, and for what given,	65,192 87	110,400 00	205,461 95	. .	97,452 21	32,980 00	511,487 03
Debts due to the Company, and how originated, other than those above stated,	. .	. .	. .	. .	3,163 95	. .	3,163 95
All other Property, specifying amount and value of each kind of Property and Stocks,	. .	133,687 06	90,528 15	70 00	7,065 75	17,010 00	248,360 96
Losses paid during the year ending December 1, on Marine Risks,	129,207 35	184,064 16	240,529 04	1,973 00	67,710 28	10,784 00	634,267 83
Return Premiums paid or credited during the same time, on Marine Risks,	6,953 55	19,561 19	17,813 30	. .	3,889 66	357 00	48,574 70
Losses paid on Fire Risks during the same time,	. .	844 22	10,510 80	. .	. .	. .	11,355 02
Amount of Losses ascertained and unpaid on Marine Risks,	13,270 00	10,554 00	21,600 00	1,200 00	6,688 33	6,500 00	59,812 33
Amount of Losses ascertained and unpaid on Fire Risks,	. .	. .	. .	. .	. .	. .	. .
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	11,230 00	26,650 00	17,500 00	. .	26,300 00	. .	81,680 00
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	. .	300 00	15,000 00	. .	. .	. .	15,300 00
Amount of Expenses paid,	4,798 09	9,272 73	10,330 05	500 00	4,334 33	498 00	29,733 20

Amount Insured during the year on Marine Risks,	5,982,650 00	11,274,166 00	14,221,816 00	460,000 00	1,498,075 00	409,114 00	33,845,821 00
Amount of Premiums on Marine Risks,	110,272 00	277,595 93	342,301 32	13,691 21	68,287 00	17,759 00	829,906 46
Amount Insured during the year on Fire Risks,	. .	4,678,718 00	7,264,147 00	. .	. .	. .	11,942,865 00
Amount of Premiums on Fire Risks,	. .	12,463 47	24,080 37	. .	. .	. .	36,543 84
Amount of Marine Risks terminated,	6,151,294 00	9,511,659 00	11,256,715 00	. .	1,343,949 00	266,523 00	28,530,140 00
Amount of Premium on Marine Risks terminated,	140,066 00	247,219 01	278,682 49	. .	82,490 82	8,146 00	756,604 32
Amount of Fire Risks terminated,	. .	4,177,690 00	6,821,741 00	. .	. .	. .	10,999,431 00
Amount of Premium on Fire Risks terminated,	. .	12,805 48	22,537 37	. .	. .	. .	35,342 85
Amount of undetermined Marine Risks,	838,702 00	6,974,305 00	11,000,026 00	. .	2,321,444 00	142,591 00	21,277,068 00
Amount of Premium on undetermined Marine Risks,	33,558 00	181,565 06	196,980 40	. .	133,911 87	9,613 00	555,628 33
Amount of undetermined Fire Risks,	. .	2,305,393 00	4,617,678 00	. .	. .	. .	6,923,071 00
Amount of Premium on undetermined Fire Risks,	. .	8,575 32	18,569 02	. .	. .	. .	27,144 34
Amount of Debts owed by the Company other than those for Losses above mentioned; state for what, and how secured,	7,250 00	1,284 44	. .	. .	. .	. .	8,534 44
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	. .	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest paid,	6 “	6 “	6 “	. .	6 “	6 “	6 “
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	. .	. .	. .	. .	. .	. .	. .
Amount of Premium included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned,	. .	. .	. .	. .	. .	. .	. .
Amount of delinquent Notes included in the assets above,	3,052 00	1,495 73	4,000 00	. .	3,163 95	. .	11,711 68
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	. .	97,062 47	181,413 55	. .	. .	9,625 00	288,101 02

REMARKS.

Coasters Mutual, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c., Personal security, for Marine Premiums, $65,192 87, "Amount of debts owed by the Company other than those for losses above mentioned." For loans on Co.'s notes, $7000. Re-insurance Note, $250.

Equitable Safety, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c.:—

Twenty-three notes secured, by mortgage of Real Estate,	$95,550 00
One note secured by Steam Tow Boat Stock, - -	1,350 00
One note secured by 40 shares of Merchants, and 5 of Tremont Bank stock, - - - - - -	4,000 00
One note secured by United States 6 per cent. scrip, -	1,000 00
One do. Company's scrip, - - - - - - -	1,000 00
One do. 5 shares East Boston Sugar Refinery Stock, -	4,000 00
One Bottomry Bond, - - - - - - -	3,500 00
"All other property, specifying amount," &c.:—	
350 shares Merchants Bank Stock, - - - - -	35,000 00
150 " Traders " " - - - - -	15,000 00
100 " Globe " " - - - - -	10,000 00
100 " Eagle " " - - - - -	10,000 00
100 " Atlas " " - - - - -	10,000 00
50 " Boylston " " - - - - -	5,000 00
50 " Granite " " - - - - -	5,000 00
30 " State " " - - - - -	1,800 00
25 " Tremont " " - - - - -	2,500 00
100 " North " " - - - - -	10,000 00
20 " Massachusetts " - - - - -	5,000 00
25 " Steam Tow Boat Stock - - - -	1,500 00
Insurance Scrip, - - - - - - - - -	8,744 22
Fire Policies not delivered, - - - - - -	142 84
Cape Cod Branch Railroad Bonds, - - - -	5,000 00
Sullivan Railroad Bonds, - - - - - -	5,000 00
Western Railroad Stock, 40 shares, - - - -	4,000 00
"Amount of Debts owed by the Company," &c.	
Interest Dividends due to holders of Scrip, - - -	1,284 44

New England Mutual Marine, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c., "Personal security—for Premiums, $205,461 95." "All other property, specifying amount," &c.:—

Merchants Bank, 100 shares,	10,323 25
Atlantic " 5 "	477 50
City " 20 "	1,610 00
Shawmut " 18 "	1,547 25
Atlas " 30 "	2,715 00
State " 34 "	2,065 50
North " 61 "	5,517 75
Traders " 40 "	3,750 00
Granite " 93 "	8,071 50
Lancaster " 21 "	1,974 00
Boston and Maine Railroad, 368 shares, cost,	37,037 75
Eastern Railroad, 63 shares, cost,	6,463 50
Cheshire Railroad 5 shares, cost,	500 00
Norwich and Worcester Bonds,	5,482 00
Relief Steamboat Company,	2,750 00
Fire Policies unpaid,	243 15

Mutual Marine, at New Bedford. In the schedule of assets, the Return states, "Other notes, and how secured," &c.:—

Subscription notes for premiums in advance,	$81,926 09
Endorsed notes discounted, or received in exchange for premium notes,	15,526 12
"All other property, specifying amount," &c.:—	
Office,	1,500 00
Scrip of Sun Mutual Insurance Company,	5 75
12 shares Marine Bank,	1,167 00
15 shares Mechanics Insurance Company,	1,230 00
Debts due to the Company, &c. "Delinquent Premium Notes."	

Equitable Marine, at Provincetown. In the schedule of assets, the Return states, "Other notes, and how secured," &c.:—

Notes secured by mortgages on Real Estate,	$24,980 00
" " " sureties holding Real Estate,	8,000 00
"All other property, specifying," &c.:—	
Mechanics Bank, Boston, 48 shares,	4,650 00
Freemans " " 120 "	12,360 00

ABSTRACT OF THE RETURNS

OF THE

MUTUAL FIRE

INSURANCE COMPANIES,

IN THE COMMONWEALTH,

EXHIBITING THEIR CONDITION

ON THE FIRST DAY OF DECEMBER, 1849.

	BOSTON.					
	Massachusetts.	Maverick.	Mechanics.	Long Pond.	Peoples.	Real Estate.
Amount of Assets,	$213,409 46	$5,035 80	$255,164 02	$998 82	$48,206 19	$4,992 12
Cash,	2,515 54	531 64	3,915 60	161 97	2,699 00	872 41
Premium Notes on risks terminated,	. .	. .	760 94	. .	4,163 45	2,387 52
Premium Notes on risks not terminated,	. .	700 60	140,161 33	812 68	34,495 07	1,732 19
Other Notes,	76,693 92	. .	2,412 00	. .	2,527 06	. .
Debts due to the Company,	. .	. .	28,798 91	24 17	. .	. .
All other property,	134,200 00	. .	79,115 24	. .	4,321 61	250 00
Losses paid on Fire Risks during the year ending December 1,	8,152 34	262 00	10,951 14	. .	8,904 52	. .
Amount of losses ascertained and unpaid on Fire Risks,	. .	. .	106 08	. .	625 54	75 00
Estimated amount of losses on claims unliquidated on Fire Risks,	. .	. .	600 00	. .	4,112 06	. .
Amount of expenses paid,	5,536 72	429 05	6,405 58	2,259 01	6,408 69	1,185 79
Amount insured during the year on Fire Risks,	12,678,475 00	158,940 00	3,411,430 00	180,650 00	1,788,137 00	219,975 00
Amount of Premium on Fire Risks,	199,138 11	1,290 88	55,743 09	2,930 60	17,889 01	1,926 76
Amount of Fire Risks terminated,	1,712,000 00	7,750 00	2,898,970 00	43,350 00	950,206 00	249,250 00
Amount of Premium on Fire Risks terminated,	26,460 30	68 19	39,356 24	471 22	7,993 88	2,379 68
Amount of undetermined Fire Risks,	12,678,475 00	151,190 00	13,416,670 00	185,050 00	1,539,826 00	. .
Amount of Premium on undetermined Fire Risks,	199,138 11	1,222 69	285,832 21	3,001 80	17,294 05	. .
Amount of debts owed by the Company other than those for losses above mentioned,	. .	. .	3,482 33	272 20	200 00	. .
Highest rate of interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.	. .
Highest rate of interest paid,	6 "	. .	6 "	. .	. .	. .

Amount of liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	398,276 22	3,803 56	571,664 42	6,003 60	86,174 17	12,357 89
Amount of Premiums included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned,	. .	. .	. .	. .	. .	. .
Amount of delinquent Notes included in the assets above,	. .	. .	. .	. .	4,163 45	8 00
Amount of dividends made during the last five years, or since incorporated, if incorporated less than five years,	93 18	. .	127,807 18	233 89	386 04	. .
Property hereafter insured may be divided into two distinct and separate classes—Act 1849, Ch. 104, as follows:—						
First Class, amount insured,	. .	151,190 00	. .	. .	594,833 00	. .
Second Class, amount insured,	. .	. .	. .	. .	944,993 00	. .
First Class, Premium and Deposit Notes taken,	. .	1,969 97	. .	. .	9,500 74	. .
Second Class, Premium and Deposit Notes taken,	. .	. .	. .	. .	24,994 33	. .
First Class, Losses sustained,	. .	262 00	. .	. .	2,314 29	. .
Second Class, Losses sustained,	. .	. .	. .	. .	11,327 83	. .

	BOSTON.			CHELSEA.		ANDOVER.
	South.	State.	Union.	Bay State.	Chelsea.	Merrimack.
Amount of Assets,	2,365 35	69,191 45	62,362 99	53,956 68	42,947 26	74,028 25
Cash,	798 78	2,469 16	297 68	2,060 81	3,025 03	374 26
Premium Notes on risks terminated,	132 60	2,367 86	434 74	5,311 75	792 42	290 95
Premium Notes on risks not terminated,	1,433 97	52,097 79	34,103 93	44,331 60	36,961 51	71,345 65
Other Notes,	. .	. .	. .	2,252 52	2,168 30	2,017 39
Debts due to the Company,	. .	11,431 64	6,414 33	. .	. .	. .
All other property,	. .	825 00	21,112 31	. .	. .	21 00
Losses paid on Fire Risks during the year ending December 1,	699 56	15,109 74	2,981 90	9,229 35	1,565 27	4,106 49
Amount of losses ascertained and unpaid on Fire Risks,	. .	9,454 50	12 00	4,542 03	1,680 00	. .
Estimated amount of losses on claims unliquidated on Fire Risks,	. .	1,100 00	. .	2,800 00	500 00	. .
Amount of expenses paid,	933 96	5,025 04	4,645 29	2,297 85	1,387 86	605 45
Amount insured during the year on Fire Risks,	190,750 00	1,533,000 00	1,124,311 00	876,854 00	706,530 00	483,760 00
Amount of Premium on Fire Risks,	1,638 07	31,005 73	18,349 41	114,332 45	36,109 66	3,557 32
Amount of Fire Risks terminated,	621,170 00	1,190,475 00	801,846 00	544,800 00	638,630 00	556,885 00
Amount of Premium on Fire Risks terminated,	4,913 84	21,003 32	8,383 34	64,403 16	26,056 42	4,090 00
Amount of undetermined Fire Risks,	203,000 00	4,026,055 00	3,220,026 00	332,054 00	910,332 00	1,997,427 00
Amount of Premium on undetermined Fire Risks,	1,915 57	115,761 25	71,313 50	49,929 29	45,353 71	14,327 32
Amount of debts owed by the Company other than those for losses above mentioned,	. .	4,117 70	1,053 61	. .	142 98	. .
Highest rate of interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest rate of interest paid,	. .	6 "	6 "	6 "	6 "	. .

Amount of liability of parties insured, to assessment over and above the amount paid for premium and deposit money, .	7,662 12	231,522 50	142,627 00	. .	. .	200,582 48
Amount of Premiums included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned, . . .	. .	. .	. .	. .	. .	14,327 32
Amount of delinquent Notes included in the assets above, ...	132 60	. .	. .	5,311 75	792 42	. .
Amount of dividends made during the last five years, or since incorporated, if incorporated less than five years, . .	3,712 91	22,763 11	30,567 29	. .	350 46	81 26
Property hereafter insured may be divided into two distinct and separate classes—Act 1849, Ch. 104, as follows:—						
First Class, amount insured, . . .	. .	. .	. .	. .	. .	. .
Second Class, amount insured, . .	. .	. .	. .	. .	. .	. .
First Class, Premium and Deposit Notes taken, ...	. .	. .	. .	. .	. .	. .
Second Class, Premium and Deposit Notes taken, ...	. .	. .	. .	. .	. .	. .
First Class, Losses sustained, . .	. .	. .	. .	. .	. .	. .
Second Class, Losses sustained, . .	. .	. .	. .	. .	. .	.

	BRADFORD.	DANVERS.	GEORGETOWN.	GLOUCESTER.	HAVERHILL.	IPSWICH.
	Bradford.	Danvers.	Farmers.	Annisquam.	Haverhill.	Agawam.
Amount of Assets,	$10,884 09	$32,020 66	$179,365 27	$2,760 01	$72,422 31	$37,401 81
Cash,	. .	1,090 00	. .	94 26	1,448 31	715 53
Premium Notes on risks terminated,	. .	. .	7,441 93	. .	. .	3,873 74
Premium Notes on risks not terminated,	10,884 09	23,330 66	171,923 34	2,665 75	70,474 00	32,190 39
Other Notes,	. .	400 00	. .	. .	500 00	. .
Debts due to the Company,	. .	. .	. .	. .	71,334 81	622 15
All other property,	. .	7,200 00	. .	. .	225 00	. .
Losses paid on Fire Risks during the year ending December 1,	. .	627 56	2,631 00	. .	2,207 41	773 70
Amount of losses ascertained and unpaid on Fire Risks,	. .	. .	. .	. .	400 00	.
Estimated amount of losses on claims unliquidated on Fire Risks,	. .	. .	20 00	. .	2,750 00	. .
Amount of expenses paid,	55 00	304 25	503 04	13 30	568 96	889 77
Amount insured during the year on Fire Risks,	30,597 00	74,125 00	351,277 66	16,900 00	170,710 00	474,690 00
Amount of Premium on Fire Risks,	11 87	1,343 12	21,744 20	1,040 75	15,901 00	3,001 15
Amount of Fire Risks terminated,	11,675 00	59,976 00	121,678 33	1,075 00	108,945 00	34,434 00
Amount of Premium on Fire Risks terminated,	. .	1,091 00	. .	72 50	9,805 00	102 04
Amount of undetermined Fire Risks,	. .	650,602 00	2,812,493 33	. .	782,685 00	556,194 00
Amount of Premium on undetermined Fire Risks,	. .	11,665 33	. .	. .	70,474 00	3,600 22
Amount of debts owed by the Company other than those for losses above mentioned,	. .	. .	1,200 00	. .	37 83	. .
Highest rate of interest received,	. .	7 per cent.	6 per cent.	. .	6 per cent.	. .
Highest rate of interest paid,	. .	6 "	6 "	. .	6 "	. .

Amount of liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	. .	69,991 98	163,327 18	2,505 81	. .	. .
Amount of Premiums included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned,	. .	. .	8,596 16	159 94	. .	. .
Amount of delinquent Notes included in the assets above,	. .	. .	. .	. .	. .	. .
Amount of dividends made during the last five years, or since incorporated, if incorporated less than five years,	. .	. .	. .	. .	1,542 62	. .
Property hereafter insured may be divided into two distinct and separate classes—Act 1849, Ch. 104, as follows:—						
First Class, amount insured,	. .	. .	. .	. .	. .	316,756 00
Second Class, amount insured,	. .	. .	. .	. .	. .	239,438 00
First Class, Premium and Deposit Notes taken,	. .	. .	. .	. .	. .	22,927 00
Second Class, Premium and Deposit Notes taken,	. .	. .	. .	. .	. .	9,262 85
First Class, Losses sustained,	. .	. .	. .	. .	. .	200 00
Second Class, Losses sustained,	. .	. .	. .	. .	. .	573 70

	LAWRENCE.	LYNN.	MARBLEHEAD.	NEWBURYP'RT	SALEM.	
	Lawrence.	Lynn.	Marblehead.	Newburyport.	Bowditch.	Essex.
Amount of Assets,	$11,526 31	$73,147 03	$60,547 13	$17,824 46	$146,855 68	$144,369 55
Cash,	119 42	1,146 79	7,178 29	362 75	2,828 17	88 33
Premium Notes on risks terminated,	. .	. .	4,053 09	. .	10,870 93	. .
Premium Notes on risks not terminated,	10,737 71	56,750 24	49,315 75	11,144 26	119,181 96	59,486 48
Other Notes,	300 00	8,450 00	. .	. .	200 00	1,350 00
Debts due to the Company,	. .	. .	725 80	. .	. .	27 25
All other property,	369 18	6,800 00	. .	6,805 00	13,774 62	9,059 39
Losses paid on Fire Risks during the year ending December 1,	. .	4 00	8,044 22	. .	22,679 15	. .
Amount of losses ascertained and unpaid on Fire Risks,	50 00	. .	7,176 25	. .	2,369 50	. .
Estimated amount of losses on claims unliquidated on Fire Risks,	1,256 00	. .	5,000 00	. .	15,979 00	. .
Amount of expenses paid,	357 50	3 50	1,664 78	150 00	3,998 85	355 20
Amount insured during the year on Fire Risks,	57,978 00	248,480 00	929,013 00	60,800 00	519,718 00	60,900 00
Amount of Premiums on Fire Risks,	1,119 64	3,498 37	60,547 13	760 31	14,257 26	1,505 24
Amount of Fire Risks terminated,	73,029 00	229,515 00	609,433 00	16,600 00	1,791,693 00	41,900 00
Amount of Premiums on Fire Risks terminated,	244 38	2,298 84	7,178 29	204 84	6,540 95	1,029 75
Amount of undetermined Fire Risks,	110,644 00	1,055,716 00	929,013 00	447,234 50	1,255,202 00	643,900 00
Amount of Premium on undetermined Fire Risks,	875 26	18,441 08	60,547 13	5,572 13	7,716 31	15,072 24
Amount of debts owed by the Company other than those for losses above mentioned,	. .	. .	500 00	. .	3,107 84	. .
Highest rate of interest received,	6 per cent.	8 per cent.	. .	. .	6 per cent.	6 per cent.
Highest rate of interest paid,	. .	. .	6 per cent.	. .	6 "	. .

Amount of liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	23,225 94	75,191 32	. .	50,149 17	122,999 73	74,358 10
Amount of Premiums included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned,	. .	108 44	. .	. .	6,063 16	27 30
Amount of delinquent Notes included in the assets above,	. .	. .	. .	. .	. .	. .
Amount of dividends made during the last five years, or since incorporated, if incorporated less than five years,	. .	. .	. .	20 per cent.	. .	1,813 71
Property hereafter insured may be divided into two distinct and separate classes—Act 1849, Ch. 104, as follows:—						
First Class, amount insured,	. .	. .	268,544 00	. .	. .	. .
Second Class, amount insured,	. .	. .	761,681 00	. .	. .	. .
First Class, Premium and Deposit Notes taken,	. .	. .	16,456 19	. .	. .	. .
Second Class, Premium and Deposit Notes taken,	. .	. .	40,037 85	. .	. .	. .
First Class, Losses sustained,	. .	. .	1,060 00	. .	. .	. .
Second Class, Losses sustained,	. .	. .	11,984 22	. .	. .	. .

	SALEM.			W. NEWBURY.	BRIGHTON.	CAMBRIDGE.
	Essex Mechanics.	Holyoke.	Mutual.	Mutual.	Citizens.	Cambridge.
Amount of Assets,	97,339 00	504,999 97	112,826 43	35,454 99	138,976 47	$179,911 99
Cash,	506 33	552 38	. .	27 00	39 38	3,576 37
Premium Notes on risks terminated,	29,897 49	. .	. .	. .	360 00	34,166 69
Premium Notes on risks not terminated,	78,555 57	499,957 59	28,081 14	35,427 99	137,710 19	176,335 62
Other Notes,	125 00	. .	1,800 00	. .	. .	. .
Debts due to the Company,	. .	4,400 00	309 25	. .	633 67	. .
All other property,	891 52	90 00	7,753 00	. .	233 23	150 00
Losses paid on Fire Risks during the year ending December 1,	1,867 00	6,506 10	106 79	1,795 00	4,880 00	6,168 07
Amount of losses ascertained and unpaid on Fire Risks,	500 00	340 00	. .	. .	. .	600 00
Estimated amount of losses on claims unliquidated on Fire Risks,	3,600 00	785 00	. .	. .	. .	. .
Amount of expenses paid,	1,000 00	2,932 56	305 20	109 25	809 06	908 99
Amount insured during the year on Fire Risks,	273,337 00	1,029,264 00	352,225 00	69,162 00	1,331,471 00	237,689 00
Amount of Premiums on Fire Risks,	926 25	19,235 84	6,017 64	2,726 99	5,896 33	22,059 43
Amount of Fire Risks terminated,	425,769 00	1,827,679 00	295,975 00	40,260 00	336,293 00	437,610 00
Amount of Premiums on Fire Risks terminated,	3,123 02	4,839 77	4,955 26	1,552 19	1,598 15	34,166 69
Amount of undetermined Fire Risks,	916,840 00	5,568,724 00	567,025 00	908,263 50	. .	1,912,044 75
Amount of Premium on undetermined Fire Risks,	4,960 00	14,396 07	9,521 63	35,427 99	. .	176,335 62
Amount of debts owed by the Company other than those for losses above mentioned,	2,862 50	6,864 25	16 79	. .	1,049 00	9,725 50
Highest rate of interest received,	6 per cent.	6 per cent.	6 per cent.	. .	6 per cent.	. .
Highest rate of interest paid,	6 “	30 “	. .	6 per cent.	6 “	12 per cent.

Amount of liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	. .	485,561 52	74,883 04	. .	137,710 19	. .
Amount of Premiums included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned,	. .	14,396 07	191 60	. .	. .	. .
Amount of delinquent Notes included in the assets above,	4,126 68	. .	. .	. .	. .	. .
Amount of dividends made during the last five years, or since incorporated, if incorporated less than five years,	. .	. .	7,881 24	. .	. .	. .
Property hereafter insured may be divided into two distinct and separate classes—Act 1849, Ch. 104, as follows:—						
First Class, amount insured,	. .	. .	. .	. .	1,712,155 00	. .
Second Class, amount insured,	. .	. .	. .	. .	664,314 00	. .
First Class, Premium and Deposit Notes taken,	. .	. .	. .	. .	138,593 74	. .
Second Class, Premium and Deposit Notes taken,	. .	. .	. .	. .	17,399 39	. .
First Class, Losses sustained,	. .	. .	. .	. .	6,941 00	. .
Second Class, Losses sustained,	. .	. .	. .	. .	100 00	. .

	CHARLESTO'N.	CONCORD.	HOLLISTON.	LOWELL.		MARLBORO'.
	Charlestown.	Middlesex.	Holliston.	Lowell.	Trad's & Mech'ics.	Marlborough.
Amount of Assets,	305,290 58	$808,083 63	49,219 97	$194,221 14	$192,638 75	$44,569 33
Cash,	664 23	. .	2,073 94	331 93	63 00	27 45
Premium Notes on risks terminated,	499 40	195,076 41	20,492 88	51,260 48	31,192 43	. .
Premium Notes on risks not terminated,	304,126 95	610,115 76	47,146 03	33,741 04	156,473 72	44,569 33
Other Notes,	. .	1,367 57	. .	64 07	2,915 31	. .
Debts due to the Company,	. .	. .	. .	228 00	1,809 29	. .
All other property,	. .	1,523 89	19 25	. .	185 00	. .
Losses paid on Fire Risks during the year ending December 1,	485 62	18,364 17	. .	1,484 21	1,761 17	600 00
Amount of losses ascertained and unpaid on Fire Risks,	3,065 00	2,225 01	. .	. .	161 87	. .
Estimated amount of losses on claims unliquidated on Fire Risks,	. .	7,105 00	. .	. .	300 00	. .
Amount of expenses paid,	1,286 75	1,963 31	117 50	1,038 54	3,415 42	15 00
Amount insured during the year on Fire Risks,	339,981 00	1,064,694 00	209,725 00	500,427 00	1,096,004 00	97,643 00
Amount of Premium on Fire Risks,	46,888 80	3,194 08	678 81	3,374 10	9,668 58	44,569 33
Amount of Fire Risks terminated,	272,431 50	488,635 00	173,486 00	664,141 75	302,236 50	679,543 00
Amount of Premium on Fire Risks terminated,	35,363 50	5,852 29	545 57	. .	1,220 82	48,623 00
Amount of undetermined Fire Risks,	. .	7,941,178 00	813,207 75	1,393,338 00	1,667,520 54	596,739 00
Amount of Premium on undetermined Fire Risks,	. .	18,303 47	2,782 00	3,375 00	8,441 86	44,569 00
Amount of debts owed by the Company other than those for losses above mentioned,	800 00	19,440 39	. .	4,000 00	. .	. .
Highest rate of interest received,	6 per cent.	6 per cent.	5 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest rate of interest paid,	6 "	6 "	. .	6 "	. .	6 "

Amount of liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	. .	41,780 06	. .	. .	. .	44,569 33
Amount of Premiums included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned,	15,206 35	. .	. .	. .	. .	. .
Amount of delinquent Notes included in the assets above,	. .	1,200 00	. .	831 17	. .	. .
Amount of dividends made during the last five years, or since incorporated, if incorporated less than five years,	. .	. .	. .	. .	. .	. .
Property hereafter insured may be divided into two distinct and separate classes—Act 1849, Ch. 104, as follows:—						
First Class, amount insured,	. .	. .	. .	. .	1,301,521 00	. .
Second Class, amount insured,	. .	. .	. .	. .	365,999 54	. .
First Class, Premium and Deposit Notes taken,	. .	. .	. .	. .	110,535 36	. .
Second Class, Premium and Deposit Notes taken,	. .	. .	. .	. .	45,938 36	. .
First Class, Losses sustained,	. .	. .	. .	. .	159 00	. .
Second Class, Losses sustained,	. .	. .	. .	. .	1,764 04	. .

	WESTFORD.	FITCHBURG.	WORCESTER.			
	Westford.	Fitchburg.	Manufacturers.	Merch'ts & Farm'rs	Peoples.	Worcester.
Amount of Assets,	8,706 00	29,823 75	$110,334 72	$212,168 13	165,880 90	739,238 58
Cash,	25 00	761 37	. .	950 63	2,337 17	551 29
Premium Notes on risks terminated,	3,250 00	. .	. .	. .	. .	. .
Premium Notes on risks not terminated,	5,206 00	23,054 43	96,134 72	151,815 38	141,559 27	606,120 04
Other Notes,	225 00	5,831 33	9,700 00	49,002 12	21,984 46	108,067 25
Debts due to the Company,	. .	176 62	4,221 94	. .	. .	. .
All other property,	. .	300 00	4,500 00	10,400 00	. .	24,500 00
Losses paid on Fire Risks during the year ending December 1,	. .	. .	6,934 00	3,324 00	9,338 03	12,680 64
Amount of losses ascertained and unpaid on Fire Risks,	. .	. .	. .	. .	. .	800 00
Estimated amount of losses on claims unliquidated on Fire Risks,	. .	. .	207 00	2,450 00	600 00	25 00
Amount of expenses paid,	. .	354 40	1,944 08	2,860 00	5,152 86	3,472 68
Amount insured during the year on Fire Risks,	26,175 00	407,686 00	1,785,098 00	3,853,623 00	2,532,254 00	1,773,526 00
Amount of Premium on Fire Risks,	214 00	4,527 98	22,455 89	38,269 41	29,749 08	151,527 51
Amount of Fire Risks terminated,	46,778 00	97,552 50	8,000 00	1,037,996 00	1,009,817 00	1,371,240 00
Amount of Premium on Fire Risks terminated,	87 51	605 91	33 80	7,878 22	8,485 94	19,603 49
Amount of undetermined Fire Risks,	. .	661,079 00	1,777,098 00	6,085,213 00	3,345,237 00	10,130,379 00
Amount of Premium on undetermined Fire Risks,	. .	7,709 94	22,422 09	73,907 19	38,538 03	151,527 51
Amount of debts owed by the Company other than those for losses above mentioned,	. .	50 00	98 05	. .	. .	8,040 00
Highest rate of interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest rate of interest paid,	. .	. .	6 "	6 "	6 "	6 "

Amount of liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	. .	. .	96,134 72	. .	360,194 60	1,212,220 08
Amount of Premiums included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned,	. .	. .	. .	. .	. .	. .
Amount of delinquent Notes included in the assets above,	. .	. .	. .	. .	. .	. .
Amount of dividends made during the last five years, or since incorporated, if incorporated less than five years,	. .	495 10	In 1845 4 1-10 " 1848 32 pr. ct.	4,972 27	4,489 91	59,001 59
Property hereafter insured may be divided into two distinct and separate classes—Act 1849, Ch. 104, as follows:—						
First Class, amount insured,	. .	517,804 00	. .	. .	. .	. .
Second Class, amount insured,	. .	143,275 00	. .	. .	. .	. .
First Class, Premium and Deposit Notes taken,	. .	22,763 39	. .	. .	. .	. .
Second Class, Premium and Deposit Notes taken,	. .	8,546 20	. .	. .	. .	. .
First Class, Losses sustained,	. .	288 01	. .	. .	. .	. .
Second Class, Losses sustained,	. .	. .	. .	. .	. .	. .

	NORTHAMPT'N	SPRINGFIELD.	CONWAY.	GREENFIELD.	PITTSFIELD.	STURBRIDGE.
	Hampshire.	Mutual.	Conway.	Franklin.	Berkshire.	Mechanics & Farm.
Amount of Assets,	$78,558 82	$89,098 64	$13,370 13	$13,118 65	$54,765 44	$21,546 28
Cash,	236 61	644 23	1,662 91	141 78	202 81	1,222 06
Premium Notes on risks terminated,	. .	. .	69 40	. .	. .	. .
Premium Notes on risks not terminated,	59,808 21	71,640 68	10,887 82	7,527 05	40,385 46	48 11
Other Notes,	18,514 00	7,798 73	750 00	5,449 82	14,177 17	20,276 11
Debts due to the Company,	. .	. .	. .	. .	. .	. .
All other property,	3,415 00	9,015 00	75 00	. .	. .	. .
Losses paid on Fire Risks during the year ending December 1,	2,921 37	172 00	. .	3,489 03	1,351 67	561 87
Amount of losses ascertained and unpaid on Fire Risks,	. .	. .	. .	253 00	. .	. .
Estimated amount of losses on claims unliquidated on Fire Risks,	. .	. .	400 00	. .	35 00	. .
Amount of expenses paid,	488 13	644 98	418 15	323 50	236 17	430 30
Amount insured during the year on Fire Risks,	376,402 00	235,498 00	335,647 50	172,484 00	348,614 00	271,629 50
Amount of Premium on Fire Risks,	4,738 90	2,929 20	13,696 53	1,881 46	4,013 03	2,505 48
Amount of Fire Risks terminated,	319,724 00	227,978 00	2,375 00	69,713 00	291,242 00	5,875 00
Amount of Premium on Fire Risks terminated,	3,731 89	1,444 20	86 75	706 65	3,265 83	57 30
Amount of undetermined Fire Risks,	2,204,877 00	. .	333,272 50	1,140,317 00	1,758,494 00	265,754 50
Amount of Premium on undetermined Fire Risks,	29,904 11	. .	13,609 78	11,776 32	20,192 73	2,448 18
Amount of debts owed by the Company other than those for losses above mentioned,	436 04	. .	. .	. .	. .	. .
Highest rate of interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest rate of interest paid,	.	6 "	. .	6 "	. .	. .

Amount of liability of parties insured, to assessment over and above the amount paid for premium and deposit money, .	179,424 64	11,692 28	27,393 06	. .	. .	. .
Amount of Premiums included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned, . . .	. .	. .	8 68	. .	. .	. .
Amount of delinquent Notes included in the assets above, ...	. .	. .	. .	. .	. .	. .
Amount of dividends made during the last five years, or since incorporated, if incorporated less than five years, . .	14,353 58	6,159 85	. .	5,515 63	4,787 26	. .
Property hereafter insured may be divided into two distinct and separate classes—Act 1849, Ch. 104, as follows:—						
First Class, amount insured, . . .	. .	. .	216,480 50	. .	. .	. .
Second Class, amount insured, . .	. .	. .	119,167 00	. .	. .	. .
First Class, Premium and Deposit Notes taken, ...	. .	. .	6,482 69	. .	. .	. .
Second Class, Premium and Deposit Notes taken, ...	. .	. .	7,213 84	. .	. .	. .
First Class, Losses sustained, . .	. .	. .	400 00	. .	. .	. .
Second Class, Losses sustained, . .	. .	. .	. .	. .	. .	. .

	COHASSET.	DEDHAM.		ROXBURY.		WEYMOUTH.
	Cohasset.	Dedham.	Norfolk.	City.	Roxbury.	Wey. & Braintree.
Amount of Assets,	$5,505 32	$19,533 78	$378,722 50	$17,000 00	$28,148 73	$41,929 85
Cash,	198 02	1,430 47	433 97	1,500 00	97 91	448 68
Premium Notes on risks terminated,	. .	. .	. .	. .	. .	. .
Premium Notes on risks not terminated,	4,322 72	15,628 52	320,122 12	3,000 00	27,795 59	35,680 44
Other Notes,	270 10	1,334 79	48,052 25	. .	255 23	3,400 50
Debts due to the Company,	. .	. .	. .	. .	. .	. .
All other property,	700 00	1,140 00	10,114 16	. .	. .	2,400 23
Losses paid on Fire Risks during the year ending December 1,	. .	2,253 00	8,638 62	12 00	2,830 90	90 00
Amount of losses ascertained and unpaid on Fire Risks,	. .	. .	778 00	. .	400 00	358 46
Estimated amount of losses on claims unliquidated on Fire Risks,	. .	. .	. .	. .	. .	. .
Amount of expenses paid,	27 00	397 47	1,292 81	250 00	568 15	201 38
Amount insured during the year on Fire Risks,	8,925 00	343,677 00	1,066,318 00	28,000 00	94,300 00	302,699 00
Amount of Premiums on Fire Risks,	115 47	3,907 13	12,658 63	384 00	1,235 56	3,487 15
Amount of Fire Risks terminated,	. .	332,051 00	741,094 00	. .	. .	220,460 00
Amount of Premiums on Fire Risks terminated,	. .	3,722 55	7,974 77	. .	. .	2,569 58
Amount of undetermined Fire Risks,	. .	343,677 00	7,049,213 00	. .	541,379 00	779,539 00
Amount of Premium on undetermined Fire Risks,	. .	3,907 13	80,030 53	384 00	. .	5,788 94
Amount of debts owed by the Company other than those for losses above mentioned,	. .	689 20	6,163 18	. .	. .	103 13
Highest rate of interest received,	7 per cent.	6 per cent.	. .	6 per cent.	6 per cent.	6 per cent.
Highest rate of interest paid,	. .	6 "	. .	. .	6 "	. .

Amount of liability of parties insured, to assessment over and above the amount paid for premium and deposit money, .	5,505 32	. .	. .	12,200 00	118,852 16	. .
Amount of Premiums included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned, . . .	. .	. .	. .	. .	. .	. .
Amount of delinquent Notes included in the assets above, ...	. .	. .	. .	. .	. .	. .
Amount of dividends made during the last five years, or since incorporated, if incorporated less than five years, . .	. .	1,683 14	27,591 20	75 per cent.	372 81	. .
Property hereafter insured may be divided into two distinct and separate classes—Act 1849, Ch. 104, as follows:—						
First Class, amount insured, . . .	. .	. .	. .	202,000 00	. .	. .
Second Class, amount insured, . .	. .	. .	. .	. .	. .	. .
First Class, Premium and Deposit Notes taken, ...	. .	. .	. .	. .	. .	. .
Second Class, Premium and Deposit Notes taken, ...	. .	. .	. .	. .	. .	. .
First Class, Losses sustained, . .	. .	. .	. .	. .	. .	. .
Second Class, Losses sustained, . .	. .	. .	. .	. .	. .	. .

	ATTLEBORO'.	NEW BEDFORD	TAUNTON.	HINGHAM.	WAREHAM.	YARMOUTH.
	Attleborough.	Bristol County.	Peoples Equitable.	Hingham.	Plymouth County.	Barnstable County.
Amount of Assets,	$33,069 10	$383,507 36	$37,734 59	$260,075 65	$9,604 29	$50,833 78
Cash,	614 38	2,500 00	23 88	921 73	1,618 95	88 52
Premium Notes on risks terminated,	. .	. .	9,908 05	. .	. .	. .
Premium Notes on risks not terminated,	32,454 72	380,980 96	25,401 33	212,208 16	7,985 34	35,283 04
Other Notes,	. .	26 40	2,401 33	31,829 76	. .	13,084 87
Debts due to the Company,	. .	. .	743 14	. .	. .	77 35
All other property,	. .	2,200 00	175 71	15,116 00	. .	2,300 00
Losses paid on Fire Risks during the year ending December 1,	. .	7,055 00	2,985 87	2,038 50	. .	2,812 00
Amount of losses ascertained and unpaid on Fire Risks,	. .	1,650 00	1,850 00	. .	. .	. .
Estimated amount of losses on claims unliquidated on Fire Risks,	. .	. .	1,200 00	. .	. .	200 00
Amount of expenses paid,	100 75	2,031 13	1,636 00	998 05	30 35	261 71
Amount insured during the year on Fire Risks,	56,060 00	629,825 00	801,709 00	691,040 00	48,250 00	240,191 00
Amount of Premium on Fire Risks,	4,681 40	56,134 75	4,914 85	9,141 02	2,787 90	3,247 62
Amount of Fire Risks terminated,	. .	790,568 50	648,590 00	431,793 00	30,760 00	125,602 00
Amount of Premium on Fire Risks terminated,	. .	67,050 16	3,263 50	5,584 76	1,934 37	1,756 08
Amount of undetermined Fire Risks,	419,410 00	4,440,668 25	992,853 00	4,089,993 00	174,291 00	1,360,864 00
Amount of Premium on undetermined Fire Risks,	33,475 85	380,980 96	6,633 73	53,413 73	9,604 29	17,641 52
Amount of debts owed by the Company other than those for losses above mentioned,	. .	. .	120 80	. .	. .	. .
Highest rate of interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest rate of interest paid,	. .	6 "	6 "	6 "	.	. .

Amount of liability of parties insured, to assessment over and above the amount paid for premium and deposit money, .	. .	. .	. .	531,243 78	. .	105,849 12
Amount of Premiums included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned, . . .	. .	. .	. .	. .	396 88	. .
Amount of delinquent Notes included in the assets above, ...	. .	. .	1,034 00	. .	. .	. .
Amount of dividends made during the last five years, or since incorporated, if incorporated less than five years, . .	. .	. .	. .	22,356 51	. .	22,384 38
Property hereafter insured may be divided into two distinct and separate classes—Act 1849, Ch. 104, as follows:—						
First Class, amount insured, . . .	. .	. .	487,460 00	. .	. .	. .
Second Class, amount insured, . .	. .	. .	1,153,885 00	. .	. .	. .
First Class, Premium and Deposit Notes taken, ...	. .	. .	21,599 72	. .	. .	. .
Second Class, Premium and Deposit Notes taken, ...	. .	. .	23,203 26	. .	. .	. .
First Class, Losses sustained, . .	. .	. .	820 00	. .	. .	. .
Second Class, Losses sustained, . .	. .	. .	6,852 62	. .	. .	. .

AGGREGATE.

Amount of Assets,	$7,087,589 94
Cash,	61,268 11
Premium Notes on risks terminated,	419,055 15
Premium Notes on risks not terminated,	5,503,551 99
Other Notes,	467,974 36
Debts due to the Companies,	132,978 32
All other property,	381,275 34
Losses paid on Fire Risks during the year ending December 1,	212,435 98
Amount of losses ascertained and unpaid on Fire Risks,	39,472 24
Estimated amount of losses on claims unliquidated on Fire Risks,	51,024 06
Amount of expenses paid,	84,006 07
Amount insured during the year on Fire Risks,	49,379,253 66
Amount of Fire Risks terminated,	27,048,554 08
Amount of Premium on Fire Risks terminated,	515,830 70
Amount of undetermined Fire Risks,	118,082,277 62
Amount of Premium on undetermined Fire Risks,	2,281,062 40
Amount of debts owed by the Company other than those for losses above mentioned,	74,573 32
Highest rate of interest received,	6¼ per cent.
Highest rate of interest paid,	A fraction less than 7 per cent.
Amount of Premiums included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned,	59,481 90
Amount of delinquent Notes included in the assets above,	17,600 07

Property hereafter insured may be divided into two distinct and separate classes—Act 1849, Ch. 104, as follows:—

First Class, amount insured,	5,768,743 50
Second Class, amount insured,	4,392,752 54
First Class, Premium and Deposit Notes taken,	350,828 80
Second Class, Premium and Deposit Notes taken,	176,596 08
First Class, Losses sustained,	12,444 30
Second Class, Losses sustained,	32,602 41

In making up the foregoing Aggregate the "Amount of Premium on Fire Risks," "Amount of liability of parties insured, to assessment over and above the amount paid for premium and deposit money," and the "Amount of dividends made during the last five years, or since incorporated, if incorporated less than five years," are omitted, the answers to these questions varying so much that they cannot be included in an Aggregate.

REMARKS.

Massachusetts Mutual Fire. "Other notes, stating how secured," &c., Notes of individuals, secured by mortgage, given for Cash loaned, including interest due, $64,586 92; City of Boston Notes for Cash loaned, 12,107 00. "All other property," &c., 150 shares Union Bank Stock, 15,000; 300 shares Boston do., 15,000; 40 shares Worcester, 4000; 100 shares Suffolk, 10,000; 150 shares Tremont, 15,000; 300 shares State, 18,000; 240 shares Merchants, 24,000; 100 shares Hamilton, 10,000; 32 shares Globe, 3,200; 100 shares New England, 10,000; 100 shares Columbian, 10,000,

Mechanics Mutual Fire. "Other notes," &c., Cash loaned, secured in part by mortgages. "All other property," &c., 110 shares North Bank, $10,263 75; 213 shares of State Bank, 12,213 49; 15 shares Shoe and Leather Dealers, 1465; 32 shares Bunker Hill, 3030 50; 33 shares Massachusetts Bank, 7922 50; 49 shares City Bank, 4564 50; 82 shares Washington Bank; 7421 50; 20 shares Globe Bank, 1977 50; 60 shares Atlas Bank, 5721 25; 18 shares Granite Bank, 1705 50; 62 shares Atlantic, 6076; 40 shares Boylston, 4000; 12 shares Mechanics, 1164; 26 shares Merchants, 2609 75; United States 6 per cent. stock, 5000; United States 5 per cent. stock, 4000. "Amount of debts owed by the Company, other than those for losses above mentioned," &c., 1 Note Payable 60 days for Cash borrowed, secured by Bank Stock, 2000. Dividends to sundry persons on Policies expired, 1282 33; 2 months' rent of Office, 200.

Long Pond Mutual Fire. "Amount of debts owed by the Company," &c., Borrowed money, $220; Dividends unpaid, 52 20.

Peoples Mutual. "Other Notes," &c., Personal security for money loaned. "All other property," &c., 15 shares Portland, Saco and Portsmouth Railroad, $1440; 5 shares do. purchased, but not transferred, 465. Premiums on Policies not delivered, 2416 61.

State Mutual Fire. "Debts due to the Company," &c., Interest on Notes. "All other property," &c., Lot of land at East Boston, $825. "Amount of debts owed by the Company," &c., A note given for 4 months for borrowed money, 2800; Dividends on Policies expired not called for 1317 70.

UNION MUTUAL FIRE. "Debts due to the Company," &c., Interest due on Deposit Notes, $6211 36. Premiums and Cash Deposits on Policies not delivered, 202 97. "All other property," &c., Bank Stocks, 14,173 75; Boston and Maine Railroad, 3900; Albany City Bonds, 3038 56. "Amount of debts owed by the Company other than those for losses above mentioned," &c., Dividends unpaid not called for, 1053 61.

BAY STATE MUTUAL FIRE, "Other Notes," &c., Assessments due on Notes in office not terminated. Return included from May 1st, 1848.

CHELSEA MUTUAL FIRE. "Other Notes." &c., Assessments due on notes in office not terminated. "Amount of debts owed by the Company other than those for losses above mentioned," &c., Dividends on Premiums terminated, not called for.

MERRIMACK MUTUAL, at Andover. "Other notes," &c., Sundry notes for money loaned, $1317 39. Deposit in Andover Savings Bank, 700. "All other property," &c., One desk, 8 00; six chairs, 9 00; one stove, 4 00.

BRADFORD MUTUAL FIRE. "You will see by examining the within return, and the following explanations that we do our business upon a different principle from most, if not all other Companies in this Commonwealth. Our policies are not limited. The Directors have a right to annul the policy when they see cause; and the assured may withdraw at any time. We do not require any premium to be paid in cash on real estate. And but one third of one per cent. on personal property, at the time of insuring. They pay one dollar for the policy, and give their note for three per cent. on the amount insured. All are liable for their proportion of any losses."

DANVERS MUTUAL FIRE. "Other notes," &c., Given for cash, and secured by mortgage. "All other property," &c., 27 shares of Danvers Bank, $2700; 25 shares Warren Bank, 2500; 20 shares Village Bank, 2000. "Highest rate of interest received," &c., Have received 3½ per cent. for semi-annual dividend on part of Bank Stock.

FARMERS, at Georgetown. "Amount of debts owed by the Company," &c., Money hired to pay losses by fire, on Treasurer's note, for which sum the Company are now in debt after paying all bills and expenses.

ANNISQUAM, Gloucester. The operations of this Office are confined to the towns of Gloucester, Rockport and Essex. Its limited operations, even within these bounds, is accounted for, first, by the fact that a large majority of the property within these towns, was already insured in other Mutual Offices. Secondly, from the fact that this office has confined its risks to such as bear an equality one to the other, as much as possible. This office has no salaried officers.

Haverhill Mutual Fire. "Other notes," &c., For money loaned and is secured by two names. "Cash," &c., Deposit in Haverhill Savings Bank, $1087 50. "Amount of debts owed by the Company," &c., A few unsettled bills, 20; return Premiums uncalled for, 17 83. "Amount of liability of parties insured," &c., Twice the amount of the premium Notes, "as we understand the law."

Lawrence. "Other notes," &c., Note against Inhabitants of Lawrence for money loaned, $300. "All other property," &c., Account against a former Treasurer, for money of the Company, not paid over by him, 369 18.

Lynn Mutual Fire. "Other notes," &c., Notes secured by mortgages, $7950; Lynn town note, 500. "All other property," &c., 20 shares Eastern Railroad, 2000; 15 shares Portland, Saco and Portsmouth Railroad, 1500; 55 shares Lynn Mechanics Bank, 3300.

Marblehead Mutual Fire. "Amount of debts owed by the Company," &c., five hundred dollars hired to pay losses,—no security except the note of the Company.

Newburyport Mutual Fire. "Debts due to the Company," &c., Premium on Policy not yet adjusted. "All other property," &c., 15 shares of Washington Bank, $1500; 93 shares Merchants Bank, Newburyport, 3255; 10 shares Mechanics, Newburyport, 1000; 21 shares Ocean, do. 1050. "Amount of dividends made during the last five years," &c., 20 per cent. on premium deposited, or premium and deposit refunded.

Bowditch Mutual Fire, at Salem. "Amount of debts owed by the Company," &c., Under debts due, are included all Notes payable, though not due—also bills of Expense since 1st June last, a large part of which is not yet payable, and is estimated.

Essex Mutual Fire. "All other property," &c., United States five per cent. scrip, $308 39; 30 shares Commercial Bank, 1900; 20 shares Mercantile, 1820; 18 shares Danvers, 1648; 16 shares Salem, 1456; 15 shares Warren, 1365; 9 shares Exchange, 546; 25 shares General Interest, 16 00.

Essex Mechanics Mutual Fire. "Other notes," &c., Note of a former Agent for $125. "Amount of debts owed by the Company," &c., For money borrowed to meet losses, 2500; for rent, salaries, &c., 362 50.

Holyoke Mutual Fire. "Debts due to the Company," &c., Balances in the hands of Agents, estimated at $4400. "All other property," &c., Assessments, Bills, Receipts and Notes, 90 00. "Amount of debts owed by the Company," &c., Notes for money borrowed, 6260 Interest and sundries, 604 25. "Highest rate of interest paid," 2½ per cent. per month for 3 months, on 1000.

Mutual Fire, at Salem. "Other notes," &c., Note of the Company. "All other property," &c., Vermont Central Railroad Bond, $865 75; 15 shares Mercantile Bank, 1365; 15 shares Salem Bank, 1380; 15 shares Warren, 1391; 15 shares Danvers, 1380; 9 shares Commercial, 582; 6 shares Exchange, 380; 4 shares Naumkeag, 398; 15 shares General Interest, 11 25.

Citizens Mutual, at Brighton. "Amount of debts owed by the Company," &c., Company's note for $700; printing, &c., 349.

Cambridge Mutual Fire. "Amount of debts owed by the Company," &c., Money borrowed to pay losses; Company's note given, $8314 66; salaries, 337 50; due for losses in 1848, 1073 34.

Charlestown Mutual Fire. "Amount of debts owed by the Company," &c., Due to the Bunker Hill Bank, for money borrowed on Company's note, $800.

Middlesex Mutual Fire, at Concord. "Other notes," &c., Note for assessments collected; personal security, $347 91; amount due from Agents, 1019 66. "All other property," &c., Real Estate Office, 1523 89. "Amount of debts owed by the Company," &c., Money borrowed to pay losses on notes of the Company, 19,440 39.

Lowell Mutual Fire. "Amount of Premium on Fire Risks terminated," Ten per cent. on notes terminated was paid when the policies were issued, nothing paid during the last year on terminated notes, "Amount of debts owed by the Company," &c., Due to Appleton Bank for money borrowed to pay losses, $4000, "Amount of Premiums included in the assets," &c., We endorse upon the notes on delivery of the policy, ten per cent. cash payment.

Westford Mutual Fire. "Other notes," &c., One note secured by Mortgage on Real Estate for $140; two other notes for cash lent, 85 00, not secured.

Fitchburg Mutual Fire. "Other notes," &c., Notes with personal security, $2308 33; secured by mortgage on real estate, 2785; Fitchburg and Worcester Railroad Bonds, 1008. "Debts due to the Company," &c., Unpaid premiums.

Manufacturers Mutual Fire, at Worcester. "Other notes," &c., Notes for cash loaned, secured by endorsers, $5478 06; amount charged former years in general account, secured by assessment, 4221 94. "Debts due to the Company," &c., Loaned former years, 4221 94. "All other property," &c., Stock in Southbridge Bank 50 shares, 4500. "Amount of debts owed by the Company," &c.,Due the Treasurer, balance, on account. "Amount of dividends made during the last five years," &c., In 1845, dividend of 4 1-10 per cent.; 1848, dividend of 32 per cent.

Merchants and Farmers Mutual Fire, Worcester. "Other notes," &c., Loans on mortgage of Real Estate, $12,525; do., pledge of stock, 1153 44; do., on personal securities, 33,217 45; notes due for premium, 545 73; premiums in hands of Agents, and in course of transmission, 1560 50. "All other property," &c., 54 shares of Central Bank, Worcester, 5400; 30 shares Mechanics Bank, do., 3000; Bond of City of Boston, 2000.

Peoples Mutual Fire, Worcester. "Other notes," &c., Secured by mortgage of Real Estate, $13,096 66; secured by personal security, 8887 80.

Worcester Mutual Fire. "Other notes," &c., Notes secured by mortgage, $95,971 47; do. by endorsers, 5612 58; do. County of Worcester, 1400; do., City of Worcester, 2500; do., by pledge of Bank stock, 2579 20. "All other property," &c., 54 shares of Worcester Bank, 5400; 50 shares Citizens do., 5000; 24 shares Central do., 2400; 15 shares Blackstone do., 1500; 20 shares Oxford, 2000; 7 shares Milbury, 700; 10 shares Southbridge, 1000; 32 shares Fitchburg do., 3200; 15 shares Mechanics do., 1500; 18 shares Quinsigamond do., 1800. "Amount of debts owed by the Company," &c., Note given by the Company to Second Parish in Worcester, to pay for loss of their Meeting House by fire, bearing interest at 6 per cent.—no collateral security.

Hampshire Mutual Fire, Northampton. "Other notes," &c., The notes are secured by mortgages upon real estate, or by good and sufficient endorsers. "All other property," &c., 35 shares Connecticut River Railroad stock. "Amount of debts owed by the Company" &c., For dividends $236 04; due Directors, and other expenses, 200.

Springfield Mutual Fire. "Other notes," &c., Secured by three endorsers, taken of the late Treasurer in settlement of his account. "All other property," &c., Furniture, $100; 46 shares Chicopee Bank stock, 5060; 33 shares Springfield do., 2805; 10 shares Cabot, 1050.

Conway Mutual Fire. "Other notes," &c., For money lent, secured and to be secured by mortgage on real estate. This Company was incorporated on the 13th of April, 1849, and was organized on the 19th of July last. The first Policy issued, dated August 1st.

Franklin Mutual Fire, at Greenfield. "Other notes," &c., Notes given for premium money loaned, secured by good sureties and on annual interest.

Berkshire Mutual Fire, at Pittsfield. "Other notes," &c., Money loaned, $200, on mortgage on real estate—the balance on personal security.

Mechanics and Farmers, at Stockbridge. "Cash" on hand and in course of transmission from Agents. "Other notes," &c., Given as deposit notes, and secured by a lien on real and personal property insured, $17,575 32; loans made on personal security, 2700 79. "Amount of dividends," &c., We have paid 72 cents on the 100 cents of cash premiums received on the expiration of policies.

Cohasset Mutual Fire. "Other notes," &c., Note against town of Cohasset, $163 10; note against First Parish in Cohasset, 107. "All other property," &c., City Bank stock, 700.

Dedham Mutual Fire. "Other notes," &c., Note of the Treasurer of the Norfolk Mutual Fire Ins. Co. due to this Company, $126 67; amount due for Policies issued and unsettled, Dec. 1st, 1849, 1208 12. "All other property," &c., 10 shares of Dedham Bank stock, 1100; semi-annual dividend due on said stock, 40 00. "Amount of debts owed by the Company," &c., Amount due to sundry persons for unsettled dividends. "Amount of liability of persons insured," &c., Same amount as premiums and deposit notes.

Norfolk Mutual Fire, at Dedham. "Other notes," &c., Notes given by sundry persons for loans, secured by mortgages upon real estate, $43,027 11; amount due the Company for Policies issued and unpaid, 5025 14. "All other property," &c., Invested in land and building owned by the Company, 10,000; amount due to Company for rent, to Dec. 1st, 1849, 114 16. "Amount of debts owed by the Company," &c., Treasurer's note to Dedham Mutual Fire Ins. Co., 126 67; Treasurer's notes to individuals for temporary loans, unpaid, Dec. 1, 1849, 1462 51; amount due to sundry persons for unsettled dividends, Dec. 1, 1849, 3796; amount due for losses ascertained and unpaid, 778.

Roxbury Mutual Fire. "Other notes," &c., Assessments for losses remaining unpaid, $171 01; premiums unpaid, 84 22. "Losses paid on Fire Risks," &c., In the amount paid during the year, say 2830 90, is included the sum of 710 44, paid for a loss which happened in 1845.

Weymouth and Braintree Mutual Fire, at Weymouth. "Other notes," &c., Notes secured by mortgages, $2900 50; joint and several notes, 500. "All other property," &c., Due from Agents, 450 69; interest accrued and not paid, 149 54; Bank stock, 800; Railroad Bonds, 1000. "Amount of debts owed by the Company," &c., Due to Directors, 12 50; due to the holders of expired policies for return premium 90 63.

Attleborough Mutual Fire. The provisions of the Act of 1849, not adopted by the Company.

Bristol County Mutual Fire. "All other property," &c., Due the Company on assessments. "Amount of liability of parties insured," &c., Our charter makes the members liable three times the amount of the premium and notes.

Our risks are chiefly confined to dwelling houses of the safest class.

Peoples Equitable Mutual Fire, at Taunton. "Other notes," &c., Endorsed notes given for cash loaned. "Amount of debts owed by the Company," &c., Small balances due Directors and Agents.

Hingham Mutual Fire. "Other notes," &c., Notes secured by mortgages on real estate, $28,796 76; notes with personal security, 2183; note secured by 5 shares in Shawmut, and in State Bank, 450; note secured by 8 shares in Old Colony Railroad, 400. "All other property," &c., 40 shares Hingham Bank stock, 2800; 20 shares Old Colony Bank do., 2000; 10 shares Globe do., 1000; 13 shares Hamilton do., 1300; 16 shares Eagle do., 1600; 9 shares Union do., 900; 25 shares State do., 1500; 18 shares in Old Colony Railroad, cost 1671; 3 Old Colony Railroad Bonds, cost 270; City of Boston stock, 1000; Real Estate, 1075.

Barnstable County Mutual Fire, at Yarmouth. "Other notes," &c., Secured by satisfactory sureties and endorsers, and given for money loaned. "Debts due to the Company," &c., for premiums unpaid. "All other property," &c., 5 shares Barnstable Bank stock, $500; 6 shares Falmouth Bank do., 600; 14 shares Cape Cod Branch Railroad, 1200. The property Insured by this Company is not divided into separate classes.

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INSURANCE ABSTRACT

FOR

DECEMBER, 1850.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL;

ALSO, OF

MUTUAL MARINE, AND MUTUAL FIRE AND MARINE INSURANCE COMPANIES,

EXHIBITING THE CONDITION OF THOSE INSTITUTIONS

ON THE

FIRST DAY OF DECEMBER,

1850.

PREPARED BY WILLIAM B. CALHOUN,

Mass. SECRETARY OF THE COMMONWEALTH.

BOSTON:
DUTTON AND WENTWORTH, STATE PRINTERS,
No. 37, Congress Street.
1850.

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STATE HOUSE, BOSTON

Public Safety, Dept.

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Commonwealth of Massachusetts.

SECRETARY'S OFFICE; BOSTON, Dec. 31, 1850.

To the Honorable Senate and House of Representatives:—

I respectfully submit the following Abstract of Returns from Insurance Companies with a specific capital, and of Mutual Marine, and Mutual Fire and Marine Insurance Companies, agreeably to the provisions of the Acts of 1837, chap. 192, and of 1842, chap. 9. The fifth section of the Act of May 3, 1850, repeals the requirement of Returns from Mutual Fire Insurance Companies.

W. B. CALHOUN, SECRETARY.

AN ACT concerning Insurance Companies.

SECT. 1. From and after the first day of March, in the year one thousand eight hundred and forty-two, the Secretary of each Insurance Company in the Commonwealth, with specific capital, and those denominated Marine Mutual Insurance Companies, shall file a notice of the acceptance, refusal or discontinuance of their respective charters, with the Secretary of the Commonwealth, within ten days of such acceptance, refusal or discontinuance thereof.

SECT. 2. In case the proprietors of any charter, hereafter granted for an Insurance Company, shall not notify the Secretary of the Commonwealth of their acceptance of the same, within one year from the passage of their act of incorporation, said charter shall be void.—[February 22, 1842.]

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL;

SHOWING THE STATE OF SAID CORPORATIONS

ON THE FIRST DAY OF DECEMBER, 1850.

	BOSTON.				
	American.	Boston.	Boylston Fire and Marine.	Cochituate.	Columbian.
Capital,	$300,000 00	$300,000 00	$300,000 00	$81,875 00	$200,000 00
United States Stocks and Treasury Notes,	21,000 00	. .	. .	. .	. .
Massachusetts Bank Stocks,	213,768 75	206,000 00	256,000 00	36,497 92	. .
State Stock,	. .	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	. .	. .	. .	. .	. .
Invested in Real Estate,	40,000 00	. .	45,700 00	. .	. .
Secured by Mortgage on the same,	6,000 00	25,225 27	12,500 00	. .	66,600 00
Loans on Collateral and Personal Security,	34,899 84	11,200 00	64,437 20	10,850 00	15,000 00
Loans on Personal Security only,	5,646 47	2,160 00	. .	. .	4,341 72
Cash on hand,	18,093 99	3,040 74	25,241 04	21,182 36	6,340 01
Reserved or Contingent Fund,	. .	32,749 52	. .	. .	. .
Invested in Railroad Stock,	82,402 50	68,775 00	13,974 50	14,744 00	19,224 92
Losses ascertained and unpaid,	1,450 62	1,198 00	. .	. .	20,260 00
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	31,000 00	20,055 00	21,000 00	. .	11,147 00

Amount of Premium Notes on Risks terminated,	20,744 00	15,520 51	22,418 24	. .	49,042 71
Amount of Premium Notes on Risks not terminated,	99,522 29	111,676 65	115,388 29	. .	85,132 84
Total Amount of Premium Notes,	120,266 29	127,197 16	137,806 53	. .	134,175 55
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	2,500 00	. .	. .	. .	652 00
At Risk,—Marine,	4,133,184 00	3,237,942 00	4,924,303 00	. .	2,496,076 00
At Risk,—Fire,	2,694,578 00	. .	3,561,449 00	210,950 00	2,011,825 00
Amount of Premiums on Fire Risks undetermined,	18,485 59	. .	20,855 16	1,063 62	20,926 23
Average Annual Dividends for five preceding years, or since incorporated,	12 1-5 per cent.	9 1-5 per cent.	9 per cent.	. .	. .
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	. .	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	. .	. .	6 per cent.
Amount Borrowed, and on what security,	. .	. .	. .	. .	5,000 00
Amount of Capital Stock pledged to the Company,	. .	1,500 00	. .	. .	. .
Amount of Fire Losses paid the last year,	6,433 52	. .	403 59	. .	1,169 50
Amount of Marine Losses paid the last year,	50,338 15	79,878 10	78,424 74	. .	53,865 41
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	. .	. .	912

	BOSTON.				
	Firemen's.	Franklin.	Hope.	Manufacturers.	Mercantile Marine.
Capital,	$300,000 00	$300,000 00	$200,000 00	$400,000 00	$300,000 00
United States Stocks and Treasury Notes,	5,000 00	10,000 00	. .	. .	. .
Massachusetts Bank Stocks,	239,905 00	211,040 00	187,060 00	365,783 35	305,125 00
State Stock,	. .	16,360 00	. .	. .	. .
Loans on Bottomry and Respondentia,	. .	2,500 00	. .	. .	. .
Invested in Real Estate,	35,000 00	. .	. .	28,144 36	. .
Secured by Mortgage on the same,	131,200 00	18,600 00	. .	37,814 00	. .
Loans on Collateral and Personal Security,	40,150 00	52,792 19	4,250 00	153,100 00	. .
Loans on Personal Security only,	. .	. .	. .	50,744 42	1,080 00
Cash on hand,	49,230 63	20,025 12	18,001 90	29,543 21	3,351 54
Reserved or Contingent Fund,	117,173 06	32,803 21	. .	178,427 15	. .
Invested in Railroad Stock,	7,000 00	19,597 00	10,000 00	36,464 66	11,700 00
Losses ascertained and unpaid,	12,237 50	9,300 00	. .	12,000 00	. .
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	300 00	9,500 00	22,250 00	37,500 00	1,705 00

Amount of Premium Notes on Risks terminated,	. .	20,666 12	39,154 77	24,142 26	16,758 74
Amount of Premium Notes on Risks not terminated,	. .	54,796 08	132,977 88	71,911 90	74,369 93
Total Amount of Premium Notes,	. .	75,462 20	172,132 65	96,054 16	91,128 67
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	. .	. .	. .	286 56	. .
At Risk,—Marine,	. .	2,126,764 00	4,202,382 00	3,034,453 00	2,273,118 00
At Risk,—Fire,	10,933,544 00	3,240,368 00	. .	11,166,605 00	. .
Amount of Premiums on Fire Risks undetermined,	77,364 24	25,163 61	. .	101,921 82	. .
Average Annual Dividends for five preceding years, or since incorporated,	14 1-5 per cent.	9 2-5 per cent.	5 1-10 per cent.	11 3-5 per cent.	7 4-5 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	. .	. .	. .	. .	14,000 00
Amount of Capital Stock pledged to the Company,	10,000 00	14,300 00	4,700 00	26,400 00	. .
Amount of Fire Losses paid the last year,	24,848 00	2,583 91	. .	52,197 48	. .
Amount of Marine Losses paid the last year,	. .	18,110 72	66,687 50	12,610 29	59,708 66
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	. .	. .	. .

	BOSTON.				
	Merchants.	National.	Neptune.	Suffolk.	Tremont.
Capital,	$500,000 00	$500,000 00	$300,000 00	$225,000 00	$200,000 00
United States Stocks and Treasury Notes,	. .	. .	15,000 00	. .	. .
Massachusetts Bank Stocks,	472,075 00	195,900 00	188,790 00	136,830 00	84,551 00
State Stock,	. .	. .	68,420 00	. .	. .
Loans on Bottomry and Respondentia,	. .	. .	. .	. .	39,000 00
Invested in Real Estate,	100,000 00	60,000 00	. .	80,000 00	. .
Secured by Mortgage on the same,	. .	132,336 00	78,200 00	. .	27,000 00
Loans on Collateral and Personal Security,	42,000 00	53,050 00	. .	10,117 12	4,450 00
Loans on Personal Security only,	4,368 62	336,332 79	56,242 35	. .	1,500 00
Cash on hand,	28,912 51	6,862 69	30,140 27	1,500 42	20,297 06
Reserved or Contingent Fund,	113,365 95	. .	. .	. .	. .
Invested in Railroad Stock,	63,600 00	25,700 00	16,550 00	15,000 00	23,012 00
Losses ascertained and unpaid,	. .	2,850 00	18,000 00	12,500 00	6,600 00
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	21,650 00	29,000 00	44,907 58	8,000 00	22,450 00

Amount of Premium Notes on Risks terminated, .	17,706 62	1,587 73	52,729 17	14,530 40	49,761 36
Amount of Premium Notes on Risks not terminated, .	109,393 08	52,221 63	327,373 16	55,816 48	202,173 81
Total Amount of Premium Notes, . . .	127,099 70	53,809 36	380,102 33	70,346 88	251,935 17
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	2,640 45	81 00	. .	484 35	1,874 92
At Risk,—Marine, ...	7,568,076 00	8,124,040 00	10,783,157 00	2,248,210 00	6,074,935 00
At Risk,—Fire, ...	12,767,298 00	7,553,548 00	4,634,736 00	679,975 00	1,361,316 00
Amount of Premiums on Fire Risks undetermined, .	85,089 69	55,000 24	30,337 29	3,532 11	5,836 28
Average Annual Dividends for five preceding years, or since incorporated, ...	20 1-5 per cent.	12 per cent.	22 4-5 per cent.	8 1-5 per cent.	8 1-5 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia, ...	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	6 per cent.	6 per cent.	6 per cent.	6 per cent.	. .
Amount Borrowed, and on what security, . .	. .	. .	. .	6,000 00	. .
Amount of Capital Stock pledged to the Company, .	2,000 00	1,000 00	4,000 00	. .	. .
Amount of Fire Losses paid the last year, . .	40,956 34	19,561 25	10,723 61	2,700 00	. .
Amount of Marine Losses paid the last year, . .	32,893 70	35,174 38	205,541 60	25,705 88	127,813 55
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	. .	. .	. .	13	. .

	BOSTON.			LYNN.	MARBLEHEAD.
	United States.	Warren.	Washington.	Mechanics Fire and Marine.	Marine.
Capital, ...	$200,000 00	$150,000 00	$200,000 00	$50,000 00	$100,000 00
United States Stocks and Treasury Notes, . .	. .	. .	. .	. .	. .
Massachusetts Bank Stocks, ...	110,890 00	47,600 00	76,370 00	30,100 00	98,250 00
State Stock, ...	. .	. .	. .	. .	. .
Loans on Bottomry and Respondentia, . . .	33,750 00	. .	. .	. .	. .
Invested in Real Estate, ...	. .	. .	. .	. .	. .
Secured by Mortgage on the same, . . .	9,000 00	47,800 00	80,500 00	1,200 00	. .
Loans on Collateral and Personal Security, . .	. .	14,940 00	15,600 00	6,000 00	. .
Loans on Personal Security only, . . .	6,519 17	. .	8,842 70	247 96	. .
Cash on hand, ...	30,648 03	7,540 74	22,447 00	4,019 77	3,914 77
Reserved or Contingent Fund, . . .	47,076 50	. .	28,000 00	10,293 70	. .
Invested in Railroad Stock, ...	37,307 33	. .	. .	9,100 00	. .
Losses ascertained and unpaid, . . .	4,000 00	. .	. .	. .	. .
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid, . . .	5,500 00	7,300 00	4,491 07	. .	. .

Amount of Premium Notes on Risks terminated, .	18,621 56	38,951 25	21,044 93	11,636 46	. .
Amount of Premium Notes on Risks not terminated, .	46,901 86	86,296 65	75,269 47	4,658 18	. .
Total Amount of Premium Notes, . . .	65,523 42	125,247 90	96,314 40	16,294 64	. .
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	. .	450 00	. .	. .	. .
At Risk,—Marine, ...	1,372,352 00	3,773,507 00	2,021,809 00	86,228 00	. .
At Risk,—Fire, ...	497,982 00	62,575 00	. .	30,400 00	. .
Amount of Premiums on Fire Risks undetermined, .	3,337 09	180 06	. .	248 00	. .
Average Annual Dividends for five preceding years, or since incorporated, ...	14 1-5 per cent.	5 1-5 per cent.	7 3-5 per cent.	15 2-5 per cent.	6 5-7 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia, . . .	6 per cent.	6 per cent.	6 per cent.	6 per cent.	. .
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	. .	6 per cent.	6 per cent.	. .	. .
Amount Borrowed, and on what security, . .	. .	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company, .	. .	1,400 00	500 00	. .	. .
Amount of Fire Losses paid the last year, . .	. .	. .	. .	. .	. .
Amount of Marine Losses paid the last year, . .	20,688 63	83,325 19	48,771 45	11,609 98	. .
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	. .	23	. .	. .	. .

	SALEM.		GLOUCESTER.	LOWELL.	NEW BEDFORD
	Essex.	Oriental.	Gloucester Marine.	Howard Fire.	Bedford Commerc'l
Capital,	$100,000 00	$200,000 00	$50,000 00	$100,000 00	$150,000 00
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	61,629 34	128,693 33	6,956 50	27,400 00	148,487 50
State Stock,	21,320 00	50,920 00	. .	. .	. .
Loans on Bottomry and Respondentia,	. .	. .	1,500 00	. .	. .
Invested in Real Estate,	7,000 00	. .	. .	. .	. .
Secured by Mortgage on the same,	. .	11,500 00	15,375 00	59,779 75	. .
Loans on Collateral and Personal Security,	2,712 42	9,268 16	7,910 29	1,017 17	. .
Loans on Personal Security only,	2,700 00	. .	153 87	. .	. .
Cash on hand,	598 14	1,886 52	1,043 81	17,573 13	3,598 03
Reserved or Contingent Fund,	6,568 98	16,344 58	. .	. .	. .
Invested in Railroad Stock,	1,000 00	. .	17,034 41	12,600 00	7,500 00
Losses ascertained and unpaid,	. .	145 26	. .	1,350 00	7,385 77
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	8,311 50	1,550 00	4,600 00	. .	20,500 00

Amount of Premium Notes on Risks terminated,	18,774 30	13,830 78	6,713 34	. .	13,893 93
Amount of Premium Notes on Risks not terminated,	14,778 27	16,745 79	5,130 66	. .	109,169 89
Total Amount of Premium Notes,	33,552 57	30,576 57	11,844 00	. .	123,063 82
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	134 60	. .	317 25	. .	792 59
At Risk,—Marine,	529,628 00	547,155 00	241,230 00	. .	1,923,154 00
At Risk,—Fire,	51,150 00	. .	. .	2,422,909 00	. .
Amount of Premiums on Fire Risks undetermined,	371 12	. .	. .	23,463 65	. .
Average Annual Dividends for five preceding years, or since incorporated,	2 3-5 per cent.	8 2-5 per cent.	7 per cent.	6 per cent.	4 4-5 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for Moneys borrowed by the Company,	. .	. .	6 per cent.	. .	6 per cent.
Amount Borrowed, and on what security,	. .	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company,	4,900 00	. .	. .	. .	. .
Amount of Fire Losses paid the last year,	. .	. .	. .	7,157 01	. .
Amount of Marine Losses paid the last year,	29,959 99	29,328 52	4,028 10	. .	74,177 52
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	. .	. .	. .

	NEW BEDFORD.		PLYMOUTH.	PROVINCET'N.	NANTUCKET.
	Pacific.	Whaling.	Old Colony.	Union.	Commercial.
Capital,	$100,000 00	$100,000 00	$50,000 00	$75,000 00	$75,000 00
United States Stock and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	92,200 00	79,000 00	21,300 00	25,500 00	37,100 00
State Stock,	. .	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	. .	. .	. .	. .	11,781 38
Invested in Real Estate,	. .	1,800 00	2,500 00	. .	6,500 00
Secured by Mortgage on the same,	. .	3,000 00	10,015 00	49,500 00	. .
Loans on Collateral and Personal Security,	. .	798 55	3,492 00	. .	5,400 00
Loans on Personal Security only,	3,000 00	21,470 88	4,929 15	. .	. .
Cash on hand,	. .	1,578 94	548 41	206 11	10,933 19
Reserved or Contingent Fund,	5,391 17	35,586 77	. .	. .	. .
Invested in Railroad Stock,	. .	12,000 00	5,750 00	. .	. .
Losses ascertained and unpaid,	11,000 00	3,941 00	1,250 00	1,638 22	. .
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	6,000 00	21,825 00	3,225 00	840	. .

Amount of Premium Notes on Risks terminated,	7,676 17	7,380 40	11,231 41	9,802 44	2,237 93
Amount of Premium Notes on Risks not terminated,	87,379 99	109,024 74	6,665 99	12,108 91	40,355 82
Total Amount of Premium Notes,	95,056 16	116,405 14	17,897 40	21,911 35	42,593 75
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	400 00	450 00	14 77	. .	418 14
At Risk,—Marine,	1,569,612 00	1,880,682 00	117,575 00	180,389 00	612,568 64
At Risk,—Fire,	. .	. .	62,065 00	. .	. .
Amount of Premiums on Fire Risks undetermined,	. .	. .	510 98	. .	. .
Average Annual Dividends for five preceding years, or since incorporated,	3 55-100 pr cent.	5 per cent.	10 2-5 per cent.	3½ per cent.	. .
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	. .	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	. .	6 per cent.	6 per cent.	. .
Amount Borrowed, and on what security,	. .	. .	. .	4,296 58	. .
Amount of Capital Stock pledged to the Company,	. .	. .	. .	. .	1,400 00
Amount of Fire Losses paid the last year,	. .	. .	. .	. .	. .
Amount of Marine Losses paid the last year,	45,911 21	52,113 68	5,589 07	27,736 49	4,807 14
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	. .	. .	8

AGGREGATE.

	18 offices in Boston.	12 offices out of Boston.	Total—30 offices.
Capital,	$4,956,875 00	$1,150,000 00	$6,106,875 00
United States Stocks and Treasury Notes,	51,000 00	. .	51,000 00
Massachusetts Bank Stocks,	3,334,186 02	756,616 67	4,090,802 69
State Stock,	84,780 00	72,240 00	157,020 00
Loans on Bottomry and Respondentia,	75,250 00	13,281 38	88,531 38
Invested in Real Estate,	388,844 36	17,800 00	406,644 36
Secured by Mortgage on the same,	672,775 27	150,369 75	823,145 02
Loans on Collateral and Personal Security,	526,836 35	36,598 59	563,434 94
Loans on Personal Security only,	477,778 24	32,501 86	510,280 10
Cash on hand,	342,399 26	45,900 82	388,300 08
Reserved or Contingent Fund,	549,595 39	74,185 20	623,780 59
Invested in Railroad Stock,	465,051 91	64,984 41	530,036 32
Losses ascertained and unpaid,	100,396 12	26,710 25	127,106 37
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	297,755 65	66,851 50	364,607 15

Amount of Premium Notes on Risks terminated,	423,380 37	103,177 16	$526,557 53
Amount of Premium Notes on Risks not terminated,	1,701,222 00	406,018 24	2,107,240 24
Total Amount of Premium Notes,	2,124,602 37	509,195 40	2,633,797 77
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	8,969 28	2,527 35	11,496 63
At Risk,—Marine,	68,394,308 00	7,688,221 64	76,082,529 64
At Risk,—Fire,	61,376,749 00	2,566,524 00	63,943,273 00
Amount of Premiums on Fire Risks undetermined,	449,093 03	24,593 75	473,686 78
Average Annual Dividends for five preceding years, or since incorporated,	11 5-100 per cent.	6 67-100 per cent.	9 27-100 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	25,000 00	4,296 58	29,296 58
Amount of Capital Stock pledged to the Company,	65,800 00	6,300 00	72,100 00
Amount of Fire Losses paid the last year,	161,577 20	7,157 01	168,734 21
Amount of Marine Losses paid the last year,	999,537 95	285,261 70	1,284,799 65
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	948	8	956

REMARKS.

American, at Boston. The *Bank Stock* owned, is in the following Banks:—Union, 280 shares, $27,979; Suffolk, 100 shares, 12,160; Hamilton, 95 shares, 9,342 50; Massachusetts, 2 shares, 490; Atlas, 244 shares, 22,763 25; Merchants, 200 shares, 20,000; New England, 173 shares, 17,300; State, 228 shares, 13,164; Railroad, 220 shares, 16,470; Boston, 444 shares, 22,200; Globe, 170 shares, 17,000; Columbian, 154 shares, 15,400; Eagle, 45 shares, 4500; Bay State, 150 shares, 15,000. The *Railroad Stock* owned, is the Western Railroad, 130 shares, 13,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 239 shares, 23,900; Nashua and Lowell, 26 shares, 2600; Boston and Providence, 275 shares, 26,332 50; Taunton Branch, 66 shares, 6570. Part of the *Surplus* invested as follows:—Hamilton Manufacturing Company, 12 shares, 12,000; Boston, do., 5 shares, 3500; Tremont, do., 6 shares, 6000; Lawrence, do., 5 shares, 5000; Merrimack, do., 10 shares, 10,000; Relief Steamboat Company, 45 shares, 500.

Boston, at Boston. The *Bank Stock* owned, is in the following Banks:—Merchants, 200 shares, $20,000; New England, 220 shares, 22,000; Suffolk, 200 shares, 20,000; Globe, 200 shares, 20,000; Shoe and Leather Dealers, 200 shares, 20,000; Railroad, 180 shares, 13,500; Union, 200 shares, 20,000; Massachusetts, 40 shares, 10,000; City, 100 shares, 10,000; State, 140 shares, 8400; Hamilton, 70 shares, 7000; North, 51 shares, 5100; Granite, 50 shares, 5000; Traders, 50 shares, 5000; Atlas, 50 shares, 5000; Tremont, 50 shares, 5000; Bay State, 100 shares, 10,000. The *Railroad Stock* owned is the Connecticut River, 190 shares, 18,775; Boston and Providence, 150 shares, 15,000; Taunton Branch, 150 shares, 15,000; Boston and Lowell, 20 shares, 10,000; Old Colony, 100 shares, 10,000; Relief Steamboat Company, 40 shares, 1000.

Boylston Fire and Marine, at Boston. The *Bank Stock* owned, is the Washington, 2000 shares, $200,000; Boston, 100 shares, 5000; State, 200 shares, 12,000; Bay State, 100 shares, 10,000; Union, 190 shares, 19,000; Tremont, 100 shares, 10,000. The *Railroad Stock* owned is the Western, 50 shares, 5000; Boston and Providence, 111 shares, 8974 50.

Cochituate, at Boston. The *Bank Stock* owned, is the Bank of Commerce, 100 shares, $10,118 33; Bank of North America, 100 shares, 9,995; Washington Bank, 147 shares, 14,875 59; North, 15 shares, 1509. The *Rail-*

road Stock owned is the Boston and Providence, 60 shares, 5,025; Vermont and Massachusetts Railroad, six bonds, 5,209; Cheshire Railroad, one bond, 4510. "Only the first instalment of fifty per cent. has been called for, all of which has been paid in, and the second instalment has been paid on 275 shares of fifty dollars each;" "Commenced issuing policies, October 15, 1850."

Columbian, at Boston. The *Railroad Stock* owned, is the Eastern, 22 shares, 2200; Western, 108 shares, 10,962; and Vermont and Massachusetts Railroad bonds, 6,062 92. "Amount borrowed and on what security," 5000 on the company's note.

Fireman's, at Boston. The *Bank Stock* owned, is the Atlas, 180 shares, $15,840; Bank of Brighton, 40 shares, 4000; City, 100 shares, 9000; Columbian, 110 shares, 11,000; Globe, 250 shares, 25,000; Granite, 180 shares, 15,840; Hamilton, 100 shares, 10,000; Merchants, 240 shares, 24,000; Market, 280 shares, 19,600; New England, 100 shares, 10,000; North, 180 shares, 15,840; People's, 120 shares, 5280; Railroad, 175 shares, 13,125; Suffolk, 27 shares, 2700; State, 164 shares, 9840; Traders, 180 shares, 15,840; Tremont, 100 shares, 9000; Union, 150 shares, 15,000; Worcester, 100 shares, 9000. The *Railroad Stock* owned, is the Boston and Providence, 80 shares, 7000. The *United States Stock* is the 6 per cent. loan, 5000.

Franklin, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 200 shares, $20,000; Atlantic, 210 shares, 21,000; City, 369 shares, 36,900; Globe, 771 shares, 77,100; Granite, 52 shares, 5200; Merchants, 24 shares, 2400; State, 414 shares, 24,840; Union, 141 shares, 14,100; Falmouth, 35 shares, 3500; Bay State, 60 shares, 6000. The *Railroad Stock* owned, is the Boston and Providence, 168 shares, 16,452; Boston and Worcester, 32 shares, 3145. Relief Steamboat Company, 3280. The *United States Stock*, is the loan of 1842, payable after 1862, 10,000. The *State Stock*, is the Massachusetts Sterling 5 per cent. £3200, payable in 1869 and 1870, 15,360; and Massachusetts 5 per cent. Stock, payable in 1857, 1000.

Hope, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 770 shares, $77,000; Merchants, 300 shares, 30,000; State, 260 shares, 15,600; Granite, 170 shares, 17,000; North, 190 shares, 19,000; Market, 48 shares, 3360; Columbian, 20 shares, 2000; Suffolk, 9 shares, 900; City, 22 shares, 2200; Shoe and Leather Dealers, 50 shares, 5000; Bay State, 50 shares, 5000; Tremont, 100 shares, 10,000; Traders, 50 shares, 5000; Exchange, 50 shares, 5000. The *Railroad Stock* owned, is the Western, 100 shares, 10,000. *City Scrip*, 6 per cent., 15,000.

Manufacturers, at Boston. The *Bank Stock* owned, is in the following Banks:—City, 1246 shares, $109,854 74; North, 500 shares, 45,524 25; Shawmut, 450 shares, 39,500 50; Shoe and Leather Dealers, 500 shares, 49,515 32; Atlantic, 335 shares, 33,341; Granite, 180 shares, 15,761 50; State, 250 shares, 14,668 37; Tremont, 12 shares, 130 80;* Railroad, 151 shares, 10,327; Market, 120 shares, 7915 37; New England, 60 shares, 5962 75; Traders, 135 shares, 12,745 50; Eagle, 84 shares, 8036 25; Bay State, 100 shares, 10,000; Calais, (Maine,) 100 shares, 2500. *Lewis Wharf Company Stock*, 12,000, included in amount of Railroad Stock. The *Railroad Stock* owned, is one Bond of the Massachusetts and Vermont, 440 33; two Bonds of the Rutland and Burlington, 1824 33; Cheshire Railroad Bonds, 22,200. Under the head "Amount of Marine Risks undetermined," the following note is appended to the Return: "The above amount of 3,034,453, includes all the Company have at risk outstanding; but, as they have many open policies by vessel or vessels, it is impossible to state the exact amount at hazard on any particular day, but may be estimated three-fifths of the sum, or more."

MERCANTILE MARINE, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlantic, 150 shares, $15,000; Boston, 15 shares, 750; City, 200 shares, 20,000; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 77 shares, 7700; Merchants, 84 shares, 8400; New England, 180 shares, 18,000; North, 200 shares, 20,000; Railroad, 37 shares, 2775; State, 290 shares, 17,400; Suffolk, 720 shares, 72,000; Tremont, 256 shares, 25,600; Union, 250 shares, 25,000. The *Railroad Stock* owned, is the Boston and Providence, 117 shares, 11,700. Relief Steamboat Company, 20 shares, 2000.

MERCHANTS, at Boston. The *Bank Stock* owned, is in the following Banks:—Eagle, 1061 shares, $106,100; Merchants, 920 shares, 92,000; Suffolk, 1000 shares, 100,000; Globe, 900 shares, 90,000; New England, 100 shares, 10,000; City, 100 shares, 10,000; Shoe and Leather Dealers, 75 shares, 7500; Railroad, 153 shares, 11,475; Bay State, 300 shares, 30,000; Biddeford, 150 shares, 15,000. The *Railroad Stock* owned, is the Boston and Maine, 400 shares, 40,000; Boston and Providence, 240 shares, 23,600.

NATIONAL, at Boston. The *Bank Stock* owned, is in the following Banks:—Hamilton, 1433 shares, $143,300; Shoe and Leather Dealers, 127 shares, 12,700; Shawmut, 44 shares, 4400; Atlas, 56 shares, 5600; Market, 70 shares, 4900; State, 250 shares, 15,000; Bay State, 100 shares, 10,000. The *Railroad Stock* owned, is the Lowell and Nashua, 16 shares, 1600; Boston and Providence, 68 shares, 6800; Boston and Maine, 173 shares, 17,300.

NEPTUNE, at Boston. The *Bank Stock* owned, is in the following Banks:—Suffolk, 50 shares, 5000; Atlantic, 50 shares, 4500; Bay State, 100 shares, 10,000; Tremont, 400 shares, 39,190; Shoe and Leather Dealers, 75 shares, 7500; Merchants, 200 shares, 20,000; Union, 188 shares, 18,800; New England, 37 shares, 3700; Massachusetts, 50 shares, 11,500; State, 200 shares, 11,500; Hamilton, 58 shares, 5800; City, 50 shares, 4500; Eagle, 119 shares, 11,900; Boston, 500 shares, 25,000; Market, 58 shares, 4000; Columbian, 59 shares, 5900. The *Railroad Stock* owned, is Boston and Providence, 113 shares, 10,170; Boston and Lowell, 12 shares, 6000; Old Colony, 5 shares, 380. The *United States Stock*, is the 6 per cent. loan, 15,000. The *State Stock* is the Massachusetts State Loan, 17,920; Boston City Loan, 50,500. Steam Tow-Boat Relief Stock, 1000.

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* Returned as the cost.

SUFFOLK, at Boston. The *Bank Stock* owned, is in the following Banks:—General Interest, 480 shares, $480; Atlantic, 140 shares, 14,000; Boston, 180 shares, 9000; Brighton, 20 shares, 2000; Bunker Hill, 30 shares, 3000; City, 40 shares, 4000; Market, 10 shares, 700; Massachusetts, 13 shares, 3250; New England, 210 shares, 21,000; North, 185 shares, 18,500; State, 150 shares, 9000; Suffolk, 170 shares, 17,000; Tremont, 100 shares, 10,000; Hamilton, 100 shares, 10,000; Eagle, 75 shares, 7500; Atlas, 74 shares, 7400. The *Railroad Stock* owned, is the Old Colony, 85 shares, 8500; Boston and Lowell, 13 shares, 6,500. Other resources than those mentioned in the Return, 5500. The amount borrowed, is on Company's notes.

TREMONT, at Boston. The *Bank Stock* owned, is in the following Banks:—Granite, 198 shares, $18,711; City, 47 shares, 4476 75; Atlantic, 10 shares, 955; Atlas, 50 shares, 4725; Market, 13 shares, 936; North, 55 shares, 5170; Merchants, 27 shares, 2809 25; Shoe and Leather Dealers, 30 shares, 3000; Union, 18 shares, 1822 50; State, 14 shares, 801 50; Tremont, 216 shares, 20,763; New England, 153 shares, 15,606; Grocers, 50 shares, 4775. The *Railroad Stock* owned, is the Taunton Branch, 50 shares, 6225; Boston and Providence, 100 shares, 9331 75; Boston and Worcester, 76 shares, 7455 25. *Lewis Wharf Company Stock*, 11 shares, 9702 47. Relief Steamboat Company, 25 shares, 2750. The stocks are all returned at cost.

UNITED STATES, at Boston. The *Bank Stock* owned, is in the following Banks:—Shoe and Leather Dealers, 254 shares, $25,400; Suffolk, 40 shares, 4000; Merchants, 459 shares, 45,900; Market, 437 shares, 30,590; Atlantic, 50 shares, 5000. The *Railroad Stock* owned, is the Western, 66 shares, 6600; Eastern Railroad, 100 shares, 10,000; Ogdensburg Railroad Bonds, 10,000; Cheshire Railroad Bonds, 10,707 33. Relief Steamboat Company, 3850.

WARREN, at Boston. The *Bank Stock* owned is in the following Banks:—Shawmut, 410 shares, 41,000; Cambridge, 26 shares, 2600; Laighton, 20 shares, 2000; Bank of North America, 20 shares, 2000. Relief Steamboat Company, 3376. In answer to the interrogatory, "*Amount of premium notes on risks terminated*," "6928 of this is earned on open or general policies, not yet closed."

WASHINGTON, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 100 shares, $10,000; City, 50 shares, 5000; Hamilton, 50 shares, 5000; Massachusetts, 55 shares, 13,750; Market, 50 shares, 3500; North, 75 shares, 7500; New England, 129 shares, 12,900; Suffolk, 26 shares, 2600; State, 142 shares, 8520; Union, 76 shares, 7600. The *State Stock* is Boston City Stock, 9000.

LYNN MECHANICS FIRE AND MARINE, at Lynn. The *Bank Stock* owned, is in the following Banks:—Lynn Mechanics, 265 shares, $15,900; Shoe and Leather Dealers, 112 shares, 11,200; Exchange, 10 shares, 1000; Laighton, 20 shares, 2000. *Railroad Stock* owned, is the Eastern, 61 shares, 6100; Old Colony, 30 shares, 3000.

MARBLEHEAD MARINE, at Marblehead. The *Bank Stock* owned, is in the following Banks:—Suffolk, 200 shares, $20,000; Globe, 150 shares, 15,000; New England, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; Boston, 5250; City, 40 shares, 4000; Atlantic, 45 shares, 4500; North, 25 shares, 2500; Marblehead, 120 shares, 12,000. The *United States Stock* is a certificate for Spanish indemnity, 1229 38.

ESSEX, at Salem. The *Bank Stock* owned, is in the following Banks:—Naumkeag, 185 shares, $18,500; Commercial, 142 shares, 9466 67; Exchange, 144 shares, 9600; Asiatic, 153 shares, 4371 42; Mercantile, 22 shares, 1981 25; Salem, 9 shares, 810; Merchants, (Boston,) 74 shares, 7400; North, (do.,) 75 shares, 7500; Shawmut, (do.,) 20 shares, 2000. *Railroad Stock* owned, is Boston and Worcester, 10 shares, 1000. *State Stock* is 1 Certificate Massachusetts 5 per cent., due 1857, 5000; 17 do., (£200 each,) due 1871, 16,320.

ORIENTAL, at Salem. The *Bank Stock* owned, is in the following Banks:—Asiatic, 2457 shares, $70,200; Exchange, 95 shares, 6533 33; Mercantile, 38 shares, 3800; Merchants, 4 shares, 200; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2000; Granite, 86 shares, 8600; Lynn Mechanics, 106 shares, 6360; Village, 60 shares, 6000. *Massachusetts State Stock*, 46,920. Loan to the County of Essex, 3000. Boston City Stock, 1000.

GLOUCESTER MARINE, at Gloucester. The *Bank Stock* owned, is in the following Banks:—Gloucester, 18 shares, $1908; Tremont, 20 shares, 2000; Atlas, 32 shares, 3048 50. The *Railroad Stock* owned, is the Eastern, 97 shares, 10.572; Western, 40 shares, 4021 16; Vermont Central, 10 shares, 706 25; Vermont and Massachusetts, 10 shares, 770; Boston and Providence, 10 shares, 965.

Howard, at Lowell. The *Bank Stock* owned, is in the following Banks:—Lowell, 15 shares, $1500; Appleton, 89 shares, 8900; Andover, 5 shares, 500; Quinsigamond, 5 shares, 500; Bank of Commerce, 50 shares, 5000; Bank of North America, 50 shares, 5000; Grocers, 35 shares, 3500; Tremont, 25 shares, 2500. "The capital stock is being increased to 200,000, and stock has been subscribed for beyond the amount of 100,000 now paid in." The *Railroad Stock* owned, is the Lowell and Lawrence, 94 shares, 9400; Stony Brook, 32 shares, 3200.

Bedford Commercial, at New Bedford. The *Bank Stock* owned, is in the following Banks:—Bedford Commercial, 1080 shares, $108,000; Marine, 100 shares, 10,000; Merchants, 100 shares, 10,000; Fall River, 193 shares, 16,887 50; Suffolk, (Boston,) 36 shares, 3600. The *Railroad Stock* owned, is the New Bedford and Taunton, 75 shares, 7500.

Pacific, at New Bedford. The *Bank Stock* owned, is in the following Banks:—Bedford Commercial, 149 shares, $14,900; Merchants, 261 shares, 26,100; Mechanics, 122 shares, 12,200; Marine, 269 shares, 26,900; Fairhaven, 116 shares, 11,600; Fall River, 5 shares, 500. Loan to City of New Bedford, 2925.

Whaling, at New Bedford. The *Bank Stock* owned, is in the following Banks:—Bedford Commercial, 110 shares, 11,000; Merchants, 102 shares, 10,200; Marine, 241 shares, 24,100; Mechanics, 103 shares, 10,300; Fairhaven, 103 shares, 10,300; Bristol County, 48 shares, 4800; Taunton, 33 shares, 33,000; Falmouth, 30 shares, 3000; Shawmut, (Boston,) 20 shares, 2000. *Railroad Stock* owned, is the Fitchburg, 70 shares, 7000; and Berkshire, 50 shares, 5000.

Old Colony, at Plymouth. The *Bank Stock* owned, is in the following Banks:—Wareham, 35 shares, $3500; Railroad, 40 shares, 3000; Union, (Boston,) 15 shares, 1500; Market, (do.,) 20 shares, 1400; New England, (do.,) 15 shares, 1500; Old Colony, 24 shares, 2400; Merchants, 25 shares, 2500; Plymouth, 21 shares, 2100; Massachusetts, 10 shares, 2400; Boston, 20 shares, 1000. The *Railroad Stock* owned, is the Boston and Providence, 20 shares, 2000; Old Colony, 50 shares, 3750.

Union, at Provincetown. The *Bank Stock* owned, is the Freeman's, (Boston,) 255 shares, $25,500. "Amount borrowed, and on what security," is on Secretary's note, indorsed by the President.

Commercial, at Nantucket. The *Bank Stock* owned, is in the Pacific, 371 shares, $37,100.

ABSTRACT OF THE RETURNS

OF THE

MUTUAL MARINE, AND MUTUAL FIRE AND MARINE

INSURANCE COMPANIES,

IN THE COMMONWEALTH,

EXHIBITING THEIR CONDITION

ON THE FIRST DAY OF DECEMBER, 1850.

	BOSTON.			GLOUCESTER.	N. BEDFORD.	PROVINCETOWN.	AGGREGATE.
	Coasters Mutual Marine.	Equitable Safety.	New England Marine.	Gloucester Mutual Fishing.	Mutual Marine.	Equitable Marine.	
Amount of Assets,	$123,365 24	$784,440 07	$627,091 28	. .	$257,598 29	$74,387 00	$1,866,881 88
Cash,	3,950 81	10,502 71	10,126 57	$150 57	10,378 04	3,730 00	38,838 70
Premium Notes on Risks terminated,	10,400 92	65,237 19	109,931 29	16,242 46	17,846 57	10,839 00	230,497 43
Premium Notes on Risks not terminated,	18,618 27	391,081 75	198,010 56	. .	153,433 68	8,838 00	769,982 26
Other Notes, how secured, and for what given,	90,395 24	148,900 00	136,265 29	. .	67,093 00	32,980 00	475,633 53
Debts due to the Company, and how originated, other than those above stated,	. .	. .	. .	. .	. .	. .	. .
All other Property, specifying amount and value of each kind of Property and Stocks,	. .	168,718 42	627,091 28	70 00	8,847 00	18,000 00	822,726 70
Losses paid during the year ending December 1, on Marine Risks,	110,454 36	177,637 76	212,950 84	10,785 00	102,319 29	11,589 00	625,736 25
Return Premiums paid or credited during the same time, on Marine Risks,	6,684 35	21,993 62	26,060 02	. .	3,598 74	389 00	58,725 73
Losses paid on Fire Risks during the same time,	. .	3,328 00	25,636 16	. .	. .	. .	28,964 16
Amount of Losses ascertained and unpaid on Marine Risks,	13,125 00	3,512 68	. .	. .	143 47	200 00	16,981 15
Amount of Losses ascertained and unpaid on Fire Risks,	. .	. .	. .	. .	. .	. .	. .
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	7,375 00	31,920 00	43,300 00	. .	4,250 00	. .	86,845 00
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	. .	. .	. .	. .	. .	. .	. .
Amount of Expenses paid,	5,349 46	9,352 99	10,630 17	472 00	2,746 74	487 00	29,038 36

Amount Insured during the year on Marine Risks,	5,032,023 00	12,232,566 00	18,503,457 00	317,224 00	2,363,125 00	473,219 00	38,921,614 00
Amount of Premiums on Marine Risks,	112,400 52	309,759 48	439,674 48	16,242 46	101,200 16	19,345 00	998,622 10
Amount Insured during the year on Fire Risks,	. .	4,739,932 00	8,252,311 00	. .	. .	. .	12,992,243 00
Amount of Premiums on Fire Risks,	. .	13,366 70	25,684 50	. .	. .	. .	39,051 20
Amount of Marine Risks terminated,	7,134,922 00	11,030,996 00	16,167,304 00	" whole."	1,889,338 00	319,628 00	36,542,188 00
Amount of Premium on Marine Risks terminated,	139,989 10	265,613 85	387,744 42	" whole."	95,987 02	11,130 00	900,464 39
Amount of Fire Risks terminated,	. .	4,764,296 00	7,563,156 00	. .	. .	. .	12,327,452 00
Amount of Premium on Fire Risks terminated,	. .	13,248 95	24,080 54	. .	. .	. .	37,329 49
Amount of undetermined Marine Risks,	882,442 00	8,175,875 00	13,346,179 00	. .	2,795,481 00	153,591 00	25,353,568 00
Amount of Premium on undetermined Marine Risks,	20,626 00	225,710 69	262,910 56	. .	153,433 68	8,215 00	670,895 93
Amount of undetermined Fire Risks,	. .	2,228,029 00	5,306,833 00	. .	. .	. .	7,534,862 00
Amount of Premium on undetermined Fire Risks,	. .	8,693 07	14,998 91	. .	. .	. .	23,691 98
Amount of Debts owed by the Company other than those for Losses above mentioned; state for what, and how secured,	17,539 16	690 84	. .	. .	. .	. .	18,230 00
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	. .	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest paid,	. .	6 " "	6 " "	. .	6 " "	6 " "	6 " "
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	. .	. .	. .	. .	. .	. .	. .
Amount of Premium included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned,	. .	. .	. .	. .	. .	. .	. .
Amount of delinquent Notes included in the assets above,	6,201 00	4,373 67	1,000 00	. .	4,212 36	. .	15,787 03
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	19,446 51	177,163 57	246,892 33	28,073 88	. .	13,125 00	484,701 29

REMARKS.

Coasters Mutual, at Boston. In the schedule of assets, the Return states "Other notes, and how secured," &c., Personal security, for Marine Premiums, "Amount of debts owed by the Company other than those for losses above mentioned." For loans on Co.'s notes, and re-insurance.

Equitable Safety, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c.:—

Twenty-four notes, secured by mortgage of Real Estate,	$110,550 00
One note secured by Steam Tow Boat Stock, - -	1,350 00
One note secured by 40 shares of Merchants Bank Stock,	4,000 00
One do. Company's scrip, - - - - - -	1,000 00
One do. 5 shares East Boston Sugar Refinery Stock, -	4,000 00
One Bottomry Bond, - - - - - - -	3,500 00
One note secured by 90 shares Vermont Central Railroad stock, - - - - - - - -	2,500 00
One note secured by Clinton Manufactory Stock, 194 shares, - - - - - - - - -	12,000 00
One note, secured by 118 shares Vermont and Massachusetts Railroad Stock, 90 shares of Cheshire Railroad Stock, 1 bond Cheshire Railroad Company, and $2255 Equitable Insurance Company Scrip, - - -	10,000 00
"All other property, specifying amount," &c.:—	
350 shares Merchants Bank Stock, - - - - -	35,000 00
150 " Traders " " - - - -	15,000 00
100 " Globe, " " - - - -	10,000 00
100 " Eagle, " " - - - -	10,000 00
100 " Atlas, " " - - . -	10,000 00
50 " Boylston, " " - - - -	5,000 00
50 " Granite, " " - - - -	5,000 00
30 " State, " " - - - -	1,800 00
150 " Tremont, " " - - - -	15,000 00
300 " North, " " - - - -	30,000 00
20 " Massachusetts " - - - -	5,000 00
25 " Steam Tow Boat " - - - -	2,500 00
Insurance Scrip, - - - - - - -	9,210 36
Fire Policies not delivered, - - - - - -	208 06
Cape Cod Branch Railroad Bonds, - - - -	5,000 00
Western Railroad Stock, 100 shares, - - - -	10,000 00
"Amount of debts owed by the Company," &c.:—	
Interest Dividends due to holders of Scrip, - - -	690 84

New England Mutual Marine, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c., "Personal security—for Premiums, $136,265 29." "All other property, specifying amount," &c.:—

Merchants Bank, 121 shares, - - - - -	$12,549 25
Eagle " 36 " - - - - -	3,708 00
Atlantic " 5 " - - - - -	477 50
Bank of Commerce, 100 shares, - - - - -	10,000 00
Grocers Bank, 35 shares, - - - - - -	3,462 50
City Bank, 20 shares, - - - - - - -	1,610 00
Bank of North America, 80 shares, - - - -	8,000 00
Shawmut Bank, 68 shares, - - - - - -	6,547 25
Exchange Bank, 23 shares, - - - - - -	2,352 75
Washington Bank, 19 shares, - - - - -	1,890 50
Atlas, " 40 " - - - - -	3,715 00
State, " 34 " - - - - -	2,065 50
North, " 89 " - - - - -	8,331 75
Traders, " 65 " - - - - -	6,250 00
Tremont, " 106 " - - - - -	10,894 50
Granite, " 103 " - - - - -	9,101 50
Lancaster, " 21 " - - - - -	1,974 00
Boston and Maine Railroad, 400 shares, - - -	40,332 99
Eastern Railroad, 63 shares, - - - - -	6,463 50
Western Railroad, 76 shares, - - - - -	7,731 76
Cheshire Railroad, 5 shares, - - - - -	500 00
Norwich and Worcester Bonds, - - - - -	5,482 00
Northern Railroad Bonds, - - - - - -	5,000 00
Bonds and Mortgages on Real Estate, City of Boston, -	11,000 00
Relief Steamboat Company, - - - - -	2,750 00
Fire Policies unpaid, - - - - - - -	567 32

Gloucester Mutual Fishing, at Gloucester. "All other property," &c., Fixtures at office, $70 00.

Mutual Marine, at New Bedford. In the schedule of assets, the Return states, "Other notes, and how secured," &c.:—

Delinquent premium notes, - - - - -	4,212 36
Subscription notes for premiums in advance, - -	51,452 78
Endorsed notes discounted, or received in exchange for premium notes, - - - - - - -	11,427 86
"All other property, specifying amount," &c.:—	
Office, furniture, &c., - - - - - - -	1,500 00
12 shares Marine Bank, - - - - - -	1,167 00
70 shares Mechanics Bank, cost $6,180, - - -	7,000 00

Equitable Marine, at Provincetown. In the schedule of assets, the Return states, "Other notes, and how secured," &c.:—

Notes secured by mortgages on Real Estate, - -	$24,980 00
" " " sureties holding Real Estate, - -	8,000 00
"All other property, specifying," &c.:—	
Mechanics Bank, Boston, 60 shares, - - - -	6,000 00
Freemans " " 120 shares, - - - -	12,000 00

1851
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INSURANCE ABSTRACT

FOR

DECEMBER, 1851.

D30

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL;

ALSO, OF

MUTUAL MARINE, AND MUTUAL FIRE AND MARINE INSURANCE COMPANIES,

EXHIBITING THE CONDITION OF THOSE INSTITUTIONS

ON THE

FIRST DAY OF DECEMBER,

1851.

PREPARED FROM OFFICIAL RETURNS

BY AMASA WALKER,

Mass.

SECRETARY OF THE COMMONWEALTH.

BOSTON:
DUTTON & WENTWORTH, STATE PRINTERS,
NO. 37, CONGRESS STREET.
1851.

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Commonwealth of Massachusetts.

Secretary's Office;
December 31, 1851.

To the Honorable Senate and House of Representatives:—

I respectfully submit the following Abstract of Returns from Insurance Companies with a specific capital, and of Mutual Marine, and Mutual Fire and Marine Insurance Companies, agreeably to the provisions of the Acts of 1837, chap. 192, and of 1842, chap. 9.

The fifth section of the Act of May 3, 1850, repeals the requirement of Returns from Mutual Fire Insurance Companies.

AMASA WALKER, Secretary.

An Act concerning Insurance Companies.

Sect. 1. From and after the first day of March, in the year one thousand eight hundred and forty-two, the Secretary of each Insurance Company in the Commonwealth, with specific capital, and those denominated Marine Mutual Insurance Companies, shall file a notice of the acceptance, refusal or discontinuance of their respective charters, with the Secretary of the Commonwealth, within ten days of such acceptance, refusal or discontinuance thereof.

Sect. 2. In case the proprietors of any charter, hereafter granted for an Insurance Company, shall not notify the Secretary of the Commonwealth of their acceptance of the same, within one year from the passage of their act of incorporation, said charter shall be void.—[February 22, 1842.]

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL;

SHOWING THE STATE OF SAID CORPORATIONS

ON THE FIRST DAY OF DECEMBER, 1851.

	BOSTON.				
	American.	Boston.	Boylston Fire and Marine.	Cochituate.	Fireman's.
Capital,	$300,000 00	$300,000 00	$300,000 00	$150,000 00	$300,000 00
United States Stocks and Treasury Notes,	21,000 00	. .	. .	. .	5,000 00
Massachusetts Bank Stocks,	223,980 00	216,500 00	265,700 00	90,749 92	239,905 00
State Stock,	. .	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	. .	. .	. .	. .	. .
Invested in Real Estate,	40,000 00	. .	45,000 00	. .	35,000 00
Secured by Mortgage on the same,	6,000 00	30,983 52	11,000 00	39,000 00	125,557 00
Loans on Collateral and Personal Security,	40,706 85	8,700 00	76,620 00	10,000 00	39,350 00
Loans on Personal Security only,	1,000 00	14,160 00	. .	. .	29,000 00
Cash on hand,	13,258 06	7,622 66	6,149 89	1,094 82	16,372 34
Reserved or Contingent Fund,	. .	48,648 48	. .	. .	120,786 09
Invested in Railroad Stock,	82,402 50	58,500 00	22,910 00	19,395 66	7,000 00
Losses ascertained and unpaid,	. .	. .	. .	. .	500 00
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	22,000 00	12,864 00	33,000 00	. .	. .

Amount of Premium Notes on Risks terminated,	20,828 29	12,929 30	25,738 72	. .	. .
Amount of Premium Notes on Risks not terminated,	93,976 31	94,531 08	153,186 67	. .	. .
Total Amount of Premium Notes,	114,804 60	107,460 38	178,925 39	. .	. .
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	. .	. .	. .	. .	. .
At Risk,—Marine,	4,345,056 00	2,950,033 00	6,073,795 00	. .	. .
At Risk,—Fire,	3,111,379 00	. .	4,324,637 00	1,215,880 00	10,729,061 00
Amount of Premiums on Fire Risks, undetermined,	21,413 86	. .	22,010 11	8,152 34	75,381 66
Average Annual Dividends for five preceding years, or since incorporated,	13 3-5 per cent.	9 per cent.	12 1-5 per cent.	4 per cent.	16 1-5 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	. .	. .	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	. .	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company,	. .	7,500 00	. .	. .	. .
Amount of Fire Losses paid the last year,	11,557 27	. .	11,860 96	195 00	55,062 32
Amount of Marine Losses paid the last year,	60,941 71	50,743 74	93,213 62	. .	. .
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	. .	. .	. .

	BOSTON.				
	Franklin.	Hope.	Manufacturers.	Mercantile Marine.	Merchants.
Capital,	$300,000 00	$200,000 00	$400,000 00	$300,000 00	$500,000 00
United States Stocks and Treasury Notes,	10,000 00	.	.	.	.
Massachusetts Bank Stocks,	213,040 00	201,260 00	379,154 09	305,125 00	494,575 00
State Stock,	16,360 00	5,000 00	.	.	.
Loans on Bottomry and Respondentia,	2,500 00	.	.	.	.
Invested in Real Estate,	.	.	27,898 80	.	100,000 00
Secured by Mortgage on the same,	18,600 00	.	30,600 00	.	.
Loans on Collateral and Personal Security,	31,562 03	7,250 00	152,625 00	.	27,000 00
Loans on Personal Security only,	3,000 00	.	32,105 53	1,080 00	10,313 35
Cash on hand,	10,091 07	4,100 39	29,798 07	2,441 92	2,312 21
Reserved or Contingent Fund,	20,337 11	.	158,721 07	.	115,153 67
Invested in Railroad Stock,	22,877 00	31,821 75	.	11,700 00	63,600 00
Losses ascertained and unpaid,	.	.	.	8,300 00	.
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	5,130 00	35,071 00	51,500 00	3,200 00	14,300 00

Amount of Premium Notes on Risks terminated,	17,257 12	28,731 21	17,520 70	16,624 42	20,183 83
Amount of Premium Notes on Risks not terminated,	33,536 81	128,628 00	44,323 46	55,800 00	108,804 24
Total Amount of Premium Notes,	50,793 93	157,359 21	61,844 16	72,424 42	128,988 07
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	152 00	. .	926 44	. .	2,787 25
At Risk,—Marine,	1,283,897 00	3,965,995 00	2,520,537 00	1,940,587 00	8,744,752 00
At Risk,—Fire,	2,996,844 00	. .	11,170,260 00	. .	12,260,706 00
Amount of Premiums on Fire Risks undetermined,	22,893 84	. .	98,423 53	. .	81,906 03
Average Annual Dividends for five preceding years, or since incorporated,	10 4-5 per cent.	6 per cent.	14 1-5 per cent.	8 4-5 per cent.	25 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	. .	15,000 00	. .	4,000 00	. .
Amount of Capital Stock pledged to the Company,	11,500 00	4,700 00	27,700 00	. .	2,000 00
Amount of Fire Losses paid the last year,	16,690 65	. .	66,513 44	. .	49,101 33
Amount of Marine Losses paid the last year,	65,140 34	140,333 42	52,283 03	51,537 97	34,016 16
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	. .	. .	. .

	BOSTON.				
	National.	Neptune.	North American.	Suffolk.	Tremont.
Capital,	$500,000 00	$300,000 00	$100,000 00	$225,000 00	$200,000 00
United States Stocks and Treasury Notes,	. .	15,000 00	. .	. .	. .
Massachusetts Bank Stocks,	208,260 00	211,840 00	17,110 00	129,830 00	88,340 00
State Stock,	. .	79,420 00	. .	. .	. .
Loans on Bottomry and Respondentia,	. .	. .	. .	. .	6,000 00
Invested in Real Estate,	60,000 00	. .	. .	80,000 00	8,250 00
Secured by Mortgage on the same,	142,990 00	71,900 00	33,000 00	. .	15,000 00
Loans on Collateral and Personal Security,	78,550 00	. .	. .	11,967 12	3,850 00
Loans on Personal Security only,	290,318 27	54,512 66	. .	. .	150 00
Cash on hand,	5,261 97	21,075 27	3,720 59	3,036 58	17,089 00
Reserved or Contingent Fund,	. .	. .	. .	. .	. .
Invested in Railroad Stock,	25,700 00	20,550 00	. .	20,100 00	22,600 00
Losses ascertained and unpaid,	. .	40,000 00	. .	10,250 00	9,000 00
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	11,000 00	30,000 00	. .	. .	5,500 00

Amount of Premium Notes on Risks terminated,	2,164 08	51,092 08	. .	13,936 55	30,630 58
Amount of Premium Notes on Risks not terminated,	41,377 57	340,785 03	. .	41,463 94	91,890 00
Total amount of Premium Notes,	43,541 65	391,877 11	. .	55,400 49	122,520 58
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	. .	. .	. .	1,163 50	8,000 00
At Risk,—Marine,	7,933,242 00	10,891,588 00	. .	1,714,283 00	"Reinsured."
At Risk,—Fire,	6,969,386 00	5,330,927 00	569,615 00	492,425 00	"Reinsured."
Amount of Premiums on Fire Risks undetermined,	50,814 34	33,537 82	4,219 37	2,075 46	"Reinsured."
Average Annual Dividends for five preceding years, or since incorporated,	14 3-5 per cent.	26 1-5 per cent.	. .	6 4-5 per cent.	8 2-5 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	. .	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	. .	. .	. .	11,000 00	. .
Amount of Capital Stock pledged to the Company,	6,000 00	. .	. .	. .	. .
Amount of Fire Losses paid the last year,	21,823 61	19,824 81	600 00	. .	399 00
Amount of Marine Losses paid the last year,	22,376 58	340,944 93	. .	57,129 49	110,124 51
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	342	13	23

	BOSTON.				HAVERHILL.
	United Interest.	United States.	Warren.	Washington.	Manufacturers and Mechanics.
Capital,	$100,000 00	$200,000 00	$150,000 00	$200,000 00	See Remarks.
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	17,260 38	110,890 00	69,600 00	76,370 00	. .
State Stock,	. .	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	. .	23,750 00	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Secured by Mortgage on the same,	51,800 00	. .	46,000 00	94,500 00	. .
Loans on Collateral and Personal Security,	13,682 95	. .	15,200 00	31,300 00	. .
Loans on Personal Security only,	. .	1,440 32	. .	3,773 20	. .
Cash on hand,	804 76	12,347 98	7,863 26	3,686 94	. .
Reserved or Contingent Fund,	. .	. .	. .	8,023 26	. .
Invested in Railroad Stock,	22,715 38	26,600 00	. .	. .	. .
Losses ascertained and unpaid,	. .	3,000 00	. .	7,500 00	. .
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	. .	2,400 00	9,000 00	6,250 00	. .

Amount of Premium Notes on Risks terminated,	. .	14,097 66	40,416 92	25,646 52	. .
Amount of Premium Notes on Risks not terminated,	. .	37,844 07	91,313 18	58,037 91	. .
Total Amount of Premium Notes,	. .	51,941 73	131,730 10	83,684 43	. .
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	. .	. .	1,500 00	. .	. .
At Risk,—Marine,	. .	990,519 00	3,533,786 00	1,486,478 00	. .
At Risk,—Fire,	816,830 00	408,048 00	357,100 00	. .	. .
Amount of Premiums on Fire Risks undetermined,	5,809 13	2,683 00	1,439 72	. .	. .
Average Annual Dividends for five preceding years, or since incorporated,	. .	13 per cent.	5⅛ per cent.	8 2-5 per cent.	. .
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	. .	6 per cent.	6 per cent.	6 per cent.	. .
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	. .	. .	6 per cent.	6 per cent.	. .
Amount Borrowed, and on what security,	. .	. .	. .	15,877 73	. .
Amount of Capital Stock pledged to the Company,	. .	. .	. .	12,000 00	. .
Amount of Fire Losses paid the last year,	400 00	820 58	25 00	. .	. .
Amount of Marine Losses paid the last year,	. .	106,019 39	68,401 48	92,034 66	. .
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	23	. .	. .

	LYNN.	MARBLEHEAD	SALEM.		GLOUCESTER.
	Mechanics Fire and Marine.	Marine.	Essex.	Oriental.	Gloucester Marine.
Capital,	$50,000 00	$100,000 00	$100,000 00	$200,000 00	$50,000 00
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	33,700 00	98,250 00	61,629 34	132,093 33	6,956 50
State Stock,	. .	. .	21,320 00	50,920 00	. .
Loans on Bottomry and Respondentia,	. .	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	6,000 00	. .	. .
Secured by Mortgage on the same,	1,200 00	. .	. .	11,500 00	15,375 00
Loans on Collateral and Personal Security,	6,620 00	. .	7,884 85	9,286 53	8,826 36
Loans on Personal Security only,	512 96	. .	. .	. .	1,000 00
Cash on hand,	546 53	3,786 23	2,156 23	2,603 20	2,124 69
Reserved or Contingent Fund,	11,676 32	. .	10,973 05	14,616 24	. .
Invested in Railroad Stock,	9,100 00	. .	1,000 00	. .	17,034 41
Losses ascertained and unpaid,	. .	. .	477 03	. .	. .
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	. .	. .	3,350 00	. .	4,064 73

Amount of Premium Notes on Risks terminated, .	14,125 93	. .	16,181 48	8,223 39	6,670 94
Amount of Premium Notes on Risks not terminated, .	4,808 16	. .	10,818 44	16,374 23	3,837 25
Total Amount of Premium Notes, . . .	18,934 09	. .	26,999 92	24,597 62	10,508 19
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	. .	. .	134 60	1,087 25	451 75
At Risk,—Marine, ...	45,494 00	. .	354,111 00	512,011 00	166,800 00
At Risk,—Fire, ...	31,650 00	. .	53,850 00	. .	. .
Amount of Premiums on Fire Risks undetermined, .	245 25	. .	391 22	. .	. .
Average Annual Dividends for five preceding years, or since incorporated, ...	16 per cent.	7½ per cent.	5 4-5 per cent.	8 1-5 per cent.	7¾ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia, . . .	6 per cent.	. .	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	. .	. .	. .	. .	6 per cent.
Amount Borrowed, and on what security, . .	. .	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company, .	. .	. .	2,100 00	. .	. .
Amount of Fire Losses paid the last year, . .	. .	. .	. .	. .	. .
Amount of Marine Losses paid the last year, . .	3,509 97	. .	15,143 62	14,796 85	5,105 83
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	. .	. .	. .	. .	. .

	LOWELL.	SPRINGFIELD.	NEW BEDFORD.		
	Howard Fire.	Fire and Marine.	Bedford Commercial.	Pacific.	Whaling.
Capital,	$106,100 00	$150,000 00	$150,000 00	$100,000 00	$100,000 00
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	51,400 00	27,560 00	148,487 50	92,200 00	84,100 00
State Stock,	. .	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	. .	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	1,000 00
Secured by Mortgage on the same,	56,626 58	57,976 99	. .	. .	3,000 00
Loans on Collateral and Personal Security,	1,121 48	3,303 91	. .	. .	. .
Loans on Personal Security only,	9,159 00	. .	11,373 44	4,000 00	9,198 18
Cash on hand,	9,115 58	7,743 17	5,919 66	1,100 67	839 30
Reserved or Contingent Fund,	. .	3,250 00	. .	11,725 58	21,249 75
Invested in Railroad Stock,	12,600 00	13,091 67	7,500 00	. .	12,000 00
Losses ascertained and unpaid,	8,700 00	. .	6,250 60	11,125 00	492 07
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid.	5,300 00	. .	43,875 00	. .	. .

Amount of Premium Notes on Risks terminated,	. .	. .	11,417 99	16,084 91	7,662 27
Amount of Premium Notes on Risks not terminated,	. .	250 00	106,283 96	89,494 37	80,078 19
Total Amount of Premium Notes,	. .	. .	117,701 95	105,579 28	87,740 46
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	. .	. .	. .	500 00	450 00
At Risk,—Marine,	. .	8,280 59	1,839,081 00	1,492,827 00	1,302,228 00
At Risk,—Fire,	5,367,151 67	1,784,916 33	. .	. .	. .
Amount of Premiums on Fire Risks undetermined,	54,227 64	17,730 62	. .	. .	. .
Average Annual Dividends for five preceding years, or since incorporated,	6 per cent.	. .	9 2-5 per cent.	6 3-5 per cent.	9½ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	. .	. .	6 per cent.	. .	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	. .	. .	6 per cent.	. .	6 per cent.
Amount Borrowed, and on what security,	. .	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company,	. .	. .	. .	. .	. .
Amount of Fire Losses paid the last year,	34,183 78	356 25	. .	. .	. .
Amount of Marine Losses paid the last year,	. .	5,000 00	34,676 66	33,045 66	33,780 33
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	. .	. .	. .

	PLYMOUTH.	PROVINCE-TOWN.	NANTUCKET.		
	Old Colony.	Union.	Commercial.		
Capital,	$50,000 00	$75,000 00	$100,000 00	. .	. .
United States Stocks and Treasury Notes,	. .	. .	. .	. .	. .
Massachusetts Bank Stocks,	22,775 00	25,500 00	84,548 00	. .	. .
State Stock,	. .	. .	. .	. .	. .
Loans on Bottomry and Respondentia,	. .	. .	9,800 00	. .	. .
Invested in Real Estate,	2,500 00	. .	6,500 00	. .	. .
Secured by Mortgage on the same,	9,765 00	49,500 00	. .	. .	. .
Loans on Collateral and Personal Security,	3,290 00	. .	7,850 00	. .	. .
Loans on Personal Security only,	9,446 95	. .	. .	. .	. .
Cash on hand,	555 54	1,720 63	1,828 00	. .	. .
Reserved or Contingent Fund,	. .	. .	. .	. .	. .
Invested in Railroad Stock,	5,750 00	. .	. .	. .	. .
Losses ascertained and unpaid,	. .	. .	. .	. .	. .
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid.	3,400 00	11,500 00	. .	. .	. .

Amount of Premium Notes on Risks terminated,	6,901 24	9,903 11	2,845 00	. .	. .
Amount of Premium Notes on Risks not terminated,	10,266 91	12,235 88	59,903 30	. .	. .
Total Amount of Premium Notes,	17,168 15	22,138 99	62,748 30	. .	. .
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	300 84	. .	. .	. .	. .
At Risk,—Marine,	160,713 00	202,382 00	936,375 00	. .	. .
At Risk,—Fire,	758,462 00	. .	. .	. .	. .
Amount of Premiums on Fire Risks undetermined,	7,285 18	. .	. .	. .	. .
Average Annual Dividends for five preceding years, or since incorporated,	8 2-5 per cent.	4 3-10 per cent.	2 per cent.	. .	. .
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	. .	6 per cent.	. .	. .
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	. .	. .	. .
Amount Borrowed, and on what security,	. .	. .	. .	. .	. .
Amount of Capital Stock pledged to the Company,	. .	. .	2,900 00	. .	. .
Amount of Fire Losses paid the last year,	3,218 13	. .	. .	. .	. .
Amount of Marine Losses paid the last year,	13,929 52	16,599 19	4,705 72	. .	. .
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	. .	. .	. .	. .	. .

AGGREGATE.

	19 offices in Boston.	14 offices out of Boston.	Total—33 offices.
Capital,	$5,025,000 00	$1,331,100 00	$6,356,100 00
United States Stocks and Treasury Notes,	51,000 00	. .	51,000 00
Massachusetts Bank Stocks,	3,559,489 39	869,199 67	4,428,689 06
State Stock,	100,780 00	50,920 00	151,700 00
Loans on Bottomry and Respondentia,	32,250 00	9,800 00	42,050 00
Invested in Real Estate,	396,148 80	1,600 00	397,748 80
Secured by Mortgage on the same,	716,930 52	204,943 57	921,874 09
Loans on Collateral and Personal Security,	548,363 95	48,183 13	596,547 08
Loans on Personal Security only,	440,853 33	44,690 53	485,543 86
Cash on hand,	168,127 78	40,039 43	208,167 21
Reserved or Contingent Fund,	471,669 68	73,490 94	545,160 62
Invested in Railroad Stock,	458,472 29	78,076 08	536,548 37
Losses ascertained and unpaid,	78,550 00	27,044 70	105,594 70
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	241,215 00	71,489 73	312,704 73

Amount of Premium Notes on Risks terminated,	337,797 98	100,016 26	437,814 24
Amount of Premium Notes on Risks not terminated,	1,415,498 27	394,350 69	1,809,848 96
Total Amount of Premium Notes,	1,753,296 25	494,116 95	2,247,413 20
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	14,529 19	2,924 44	17,453 63
At Risk,—Marine,	58,374,548 00	7,020,302 59	65,394,850 59
At Risk,—Fire,	60,753,098 00	7,996,030 00	68,749,128 00
Amount of Premiums on Fire Risks undetermined,	430,760 21	79,879 91	510,640 12
Average Annual Dividends for five preceding years, or since incorporated,	11 91-100 per cent.	7 62-100 per cent.	9 76-100 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	45,877 73	. .	45,877 73
Amount of Capital Stock pledged to the Company,	71,400 00	5,000 00	76,400 00
Amount of Fire Losses paid the last year,	254,873 97	37,758 16	292,632 13
Amount of Marine Losses paid the last year,	1,345,241 03	180,293 35	1,525,534 38
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	401	. .	401

REMARKS.

American, at Boston. The *Bank Stock* owned, is in the following Banks:—Union, 280 shares, $28,000; Suffolk, 100 shares, 10,000; Hamilton, 95 shares, 9,500; Massachusetts, 2 shares, 500; Atlas, 244 shares, 24,400; Merchants, 200 shares, 20,000; New England, 173 shares, 17,300; State, 228 shares, 13,680; Boston, 444 shares, 22,200; Globe, 170 shares, 17,000; Columbian, 154 shares, 15,400; Eagle, 45 shares, 4,500; Bay State, 250 shares, 25,000; Railroad, 220 shares, 16,500. The *Railroad Stock* owned, is the Western Railroad, 130 shares, 13,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 239 shares, 23,900; Nashua and Lowell, 26 shares, 2600; Boston and Providence, 275 shares, 26,332 50; Taunton Branch, 66 shares, 6570. Part of the *Surplus* invested as follows:—Hamilton Manufacturing Company, 12 shares, 12,000; Boston do., 5 shares, 3500; Tremont do., 6 shares, 6000; Lawrence do., 5 shares, 5000; Merrimack do., 10 shares, 10,000; Relief Steamboat Company, 45 shares, 500; City of Boston Scrip, 3000. The *United States Stock* is United States Loan, 21,000.

Boston, at Boston. The *Bank Stock* owned, is in the following Banks:—Merchants, 200 shares, $20,000; New England, 220 shares, 22,000; Suffolk, 200 shares, 20,000; Globe, 200 shares, 20,000; Shoe and Leather Dealers, 270 shares, 27,000; Railroad, 180 shares, 13,500; Union, 200 shares, 20,000; Massachusetts, 40 shares, 10,000; City, 100 shares, 10,000; State, 140 shares, 8400; Hamilton, 70 shares, 7000; North, 51 shares, 5100; Granite, 50 shares, 5000; Traders, 50 shares, 5000; Atlas, 50 shares, 5000; Tremont, 50 shares, 5000; Bay State, 50 per cent. paid on 70 shares, 13,500. The *Railroad Stock* owned is the Connecticut River, 150 shares, 9000; Connecticut River preferred stock, 4000; Boston and Providence, 150 shares, 13,500; Taunton Branch, 150 shares, 15,000; Boston and Lowell, 20 shares, 10,000; Old Colony, 100 shares, 7000; Relief Steamboat Company, 40 shares, 1000.

Boylston Fire and Marine, at Boston. The *Bank Stock* owned, is in the following Banks:—Boston, 100 shares, $5000; State Bank, 250 shares, 15,000; Washington, 1857 shares, 185,700; Bay State, 200 shares, 20,000; Union, 200 shares, 20,000; Tremont, 100 shares, 10,000; Columbian, 100 shares, 10,000. The *Railroad Stock* owned, is the Western, 100 shares, 10,000; Boston and Providence, 125 shares, 10,000; Portsmouth, Portland and Saco, 30 shares, 2910.

Cochituate Fire, at Boston. The *Bank Stock* owned, is in the following Banks:—Bank of Commerce, 300 shares, $30,230 83; North, 88 shares, 8974; Bank of North America, 150 shares, 15,025; Washington, 147 shares, 14,875 59; Rockport, 50 shares, 5000; Granite, 50 shares, 5000; Exchange, 50 shares, 5150; Cambridge Market, 5000; Boylston, 14 shares, 1494 50. The *Railroad Stock* owned, is the Boston and Providence, 60 shares, 5025; Vermont and Massachusetts, 11 bonds of 1000 each, 9860 66; Cheshire, 1 bond for 5000, 4510.

Firemen's, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 180 shares, $15,840; Bank of Brighton, 40 shares, 4000; City, 100 shares, 9000; Columbian, 110 shares, 11,000; Globe, 250 shares, 25,000; Granite, 180 shares, 15,840; Hamilton, 100 shares, 10,000; Merchants, 240 shares, 24,000; Market, 280 shares, 19,600; New England, 100 shares, 10,000; North, 180 shares, 15,840; People's, 120 shares, 5280; Railroad, 175 shares, 13,125; Suffolk, 27 shares, 2700; State, 164 shares, 9840; Traders, 180 shares, 15,840; Tremont, 100 shares, 9000; Union, 150 shares, 15,000; Worcester, 100 shares, 9000. The *Railroad Stock* owned, is the Boston and Providence, 80 shares, 7000. The *United States Stock* is the 6 per cent. loan, 5000.

Franklin, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 200 shares, $20,000; Atlantic, 210 shares, 21,000; City, 369 shares, 36,900; Globe, 771 shares, 77,100; Granite, 52 shares, 5200; Merchants, 24 shares, 2400; State, 414 shares, 24,840; Union, 141 shares, 14,100; Falmouth, 35 shares, 3500; Bay State, 60 shares, 6000; do., first instalment on 40 shares of new stock, 2000. The *Railroad Stock* owned, is in the Boston and Providence, 168 shares, 16,452; Boston and Worcester, 32 shares, 3145. Relief Steamboat Company, 3280. The *United States Stock*, is the loan of 1842, payable after 1862, 10,000. The *State Stock*, is the Massachusetts Sterling 5 per cent. £3200, payable in 1869 and 1870, 15,360; and Massachusetts 5 per cent. Stock, payable in 1857, 1000.

Hope, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 670 shares, $67,000; Merchants, 300 shares, 30,000; State, 260 shares, 15,600; Granite, 170 shares, 17,000; North, 190 shares, 19,000; Market, 48 shares, 3360; Columbian, 20 shares, 2000; Suffolk, 9 shares, 900; City, 22 shares, 2200; Shoe and Leather Dealers, 67 shares, 6700; Bay State, 50 shares, 5000; Tremont, 150 shares, 15,000; Traders, 75 shares, 7500; Exchange, 50 shares, 5000; Bank of North America, 50 shares, 5000. The *Railroad Stock* owned, is the Western, 100 shares, 10,000; Boston and Maine, 75 shares, 7500; Boston and Providence, 50 shares, 4,321 75; Northern Railroad, 10 bonds, 10,000. *City Scrip*, 6 per cent., 5000.

Manufacturers, at Boston. The *Bank Stock* owned is in the following

Banks:—City, 1250 shares, $110,267 74; Shoe and Leather Dealers, 600 shares, 58,915 32; North, 500 shares, 45,524 25; Shawmut, 450 shares, 39,500 50; Atlantic, 335 shares, 33,341; Traders, 202 shares, 19,445 50; State, 250 shares, 14,668 37; Granite, 150 shares, 12,750 04; Eagle, 84 shares, 8,036 25; Market, 120 shares, 7915 37; New England, 60 shares, 5962 75; Railroad, 151 shares, 10,327; Bay State, 100 shares, 10,000; Calais, Maine, 100 shares, 2500. "Amount invested in other property, and not embraced in these interrogatories, 36,464 33."

Mercantile Marine, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlantic, 150 shares, $15,000; Boston, 15 shares, 750; City, 200 shares, 20,000; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 77 shares, 7700; Merchants, 84 shares, 8400; New England, 180 shares, 18,000; North, 200 shares, 20,000; Railroad, 37 shares, 2775; State, 290 shares, 17,400; Suffolk, 720 shares, 72,000; Tremont, 256 shares, 25,600; Union, 250 shares, 25,000. The *Railroad Stock* owned, is the Boston and Providence, 117 shares, 11,700.

Merchants, at Boston. The *Bank Stock* owned, is in the following Banks:—Eagle, 1061 shares, $106,100; Merchants, 920 shares, 92,000; Suffolk, 1000 shares, 100,000; Globe, 900 shares, 90,000; New England, 100 shares, 10,000; City, 100 shares, 10,000; Shoe and Leather Dealers, 100 shares, 10,000; Railroad, 153 shares, 11,475; Bay State, 500 shares, 50,000; Biddeford, Maine, 150 shares, 15,000. The *Railroad Stock* owned, is the Boston and Maine, 400 shares, 40,000; Boston and Providence, 240 shares, 23,600.

National, at Boston. The *Bank Stock* owned, is in the following Banks:—Hamilton, 1433 shares, $143,300; Shoe and Leather Dealers, 170 shares, 17,000; Shawmut, 44 shares, 4400; Atlas, 56 shares, 5600; Market, 70 shares, 4900; State, 301 shares, 18,060; Bay State, 150 shares, 15,000. The *Railroad Stock* owned, is the Lowell and Nashua, 16 shares, 1600; Boston and Providence, 68 shares, 6800; Boston and Maine, 173 shares, 17,300.

Neptune, at Boston. The *Bank Stock* owned is in the following Banks:—Atlantic, 50 shares, $4500; Boston, 500 shares, 25,000; City, 115 shares, 11,000; Columbian, 70 shares, 7000; Eagle, 119 shares, 11,900; Globe, 36 shares, 3600; Merchants, 200 shares, 20,000; Market, 58 shares, 4000; Massachusetts, 50 shares, 11,500; New England, 37 shares, 3700; Hamilton, 58 shares, 5800; State, 250 shares, 14,500; Shoe and Leather Dealers, 100 shares, 10,000; Suffolk, 50 shares, 5000; Union, 200 shares, 20,000; Tremont, 420 shares, 41,190; Bay State, 100 shares, 10,000; Railroad, 42 shares, 3150. The *Railroad Stock* owned, is Boston and Providence, 113 shares, 10,170; Boston and

Lowell, 20 shares, 10,000; Old Colony, 5 shares, 380. The *United States Stock* is the 1862 loan, 15,000. The *State Stock* is Railroad Bonds, 27,920; and City of Boston Loan, 51,500. Steam Tow-Boat "R. B. Forbes," 1000.

North American Fire, at Boston. The *Bank Stock* owned, is in the following Banks:—Bank of Commerce, 105 shares, $10,600; Faneuil Hall Bank, 26 shares, 2580; Traders, 25 shares, 2520; Grocers, 10 shares, 1010; Bunker Hill, 4 shares, 400. "Commenced issuing Policies, April, 1851. The Company have called in only the first fifty thousand dollars."

Suffolk, at Boston. The *Bank Stock* owned, is in the following Banks:—General Interest, 480 shares, $480; Atlantic, 140 shares, 14,000; Boston, 180 shares, 9000; Bunker Hill, 30 shares, 3000; City, 40 shares, 4000; Market, 10 shares, 700; Massachusetts, 13 shares, 3250; New England, 210 shares, 21,000; North, 135 shares, 13,500; State, 150 shares, 9000; Suffolk, 170 shares, 17,000; Tremont, 100 shares, 10,000; Hamilton, 100 shares, 10,000; Eagle, 75 shares, 7500; Atlas, 74 shares, 7400. The *Railroad Stock* owned, is the Old Colony, 85 shares, 8500; Boston and Lowell, 13 shares, 6500; Boston and Worcester, 20 shares, 2000; Western, 31 shares, 3100. Other resources than those mentioned in the Return, 5000. The amount borrowed, is on Company's notes.

Tremont, at Boston. The *Bank Stock* owned, is in the following Banks:—Granite, 198 shares, $19,800; City, 47 shares, 4700; Atlantic, 10 shares, 1000; Atlas, 50 shares, 5000; Market, 30 shares, 21,000; North, 55 shares, 5500; Merchants, 27 shares, 2700; Shoe and Leather Dealers, 30 shares, 3000; Union, 18 shares, 1800; State, 14 shares, 840; Tremont, 216 shares, 21,600; New England, 153 shares, 15,300; Grocers, 50 shares, 5000. The *Railroad Stock* owned, is the Taunton Branch, 50 shares, 5000; Boston and Providence, 100 shares, 10,000; Boston and Worcester, 76 shares, 7600. *Lewis Wharf Company Stock*, 8250. "This office has ceased transacting business, and are now liquidating their affairs."

United Interest, at Boston. The *Bank Stock* owned, is in the following Banks:—State, 47 shares, $3027 25; Boylston, 32 shares, 3420 63; Tremont, 20 shares, 2157 50; Exchange, 20 shares, 2060; Bank of Commerce, 30 shares, 3127 50; Bank of North America, 34 shares, 3467 50. The *Railroad Stock* owned, is the Boston and Worcester, 50 shares, 10,935 25; Boston and Maine, 50 shares, 5235 88; Western, 50 shares, 5200; Boston and Providence, 15 shares, 1344 25. "Capital Stock of the Company was all paid in March 20, 1851."

UNITED STATES, at Boston. The *Bank Stock* owned, is in the following Banks:—Shoe and Leather Dealers, 254 shares, $25,400; Suffolk, 40 shares, 4000; Merchants, 459 shares, 45,900; Market, 437 shares, 30,590; Atlas, 50 shares, 5000. The *Railroad Stock* owned, is the Western, 66 shares, 6600; Eastern Railroad, 100 shares, 10,000; Northern Railroad Bonds, 10,000. Relief Steamboat Company, 3850.

WARREN, at Boston. The *Bank Stock* owned, is in the following Banks:—Shawmut, 410 shares, 41,000; Bank of North America, 210 shares, 21,000; Washington, 20 shares, 2000; Laighton, 30 shares, 3000; Cambridge, 26 shares, 2600. Relief Steamboat Company, 3376.

WASHINGTON, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 100 shares, $10,000; City, 50 shares, 5000; Hamilton, 50 shares, 5000; Massachusetts, 55 shares, 13,750; Market, 50 shares, 3500; North, 75 shares, 7500; New England, 129 shares, 12,900; Suffolk, 26 shares, 2600; State, 142 shares, 8520; Union, 76 shares, 7600.

LYNN MECHANICS FIRE AND MARINE, at Lynn. The *Bank Stock* owned, is in the following Banks:—Lynn Mechanics, 265 shares, $15,900; Shoe and Leather Dealers, 128 shares, 12,800; Exchange, 20 shares, 2000; Laighton, 30 shares, 3000. The *Railroad Stock* owned, is the Eastern, 61 shares, 6100; Old Colony, 30 shares, 3000.

MANUFACTURERS AND MECHANICS, at Haverhill. "The Manufacturers and Mechanics, of Haverhill, was chartered by the legislature, February, 1850, with a capital of $50,000, to be paid in within two years from the passage of the act. Said Company has been so far organized, as the acceptance of the charter, and appointment of secretary; a portion only of the stock has been subscribed, but no part paid in.

T. M. HAYES, *Secretary*."

MARBLEHEAD MARINE, at Marblehead. The *Bank Stock* owned, is in the following Banks:—Suffolk, 200 shares, $20,000; Globe, 150 shares, 15,000; New England, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; Boston, 105 shares, 5250; City, 40 shares, 4000; Atlantic, 45 shares, 4500; North, 25 shares, 2500; Marblehead, 120 shares, 12,000. The *United States Stock* is a certificate for Spanish indemnity, 1239 38.

ESSEX, at Salem. The *Bank Stock* owned, is in the following Banks:—Naumkeag, 185 shares, $18,500; Commercial, 142 shares, 9466 67; Exchange, 144 shares, 9600; Asiatic, 153 shares, 4371 42; Mercantile, 22 shares, 1981 25; Salem, 9 shares, 810; Merchants, (Boston,) 74 shares, 7400; North, (do.,) 75 shares, 7500; Shawmut, (do.,) 20 shares, 2000. The *Railroad Stock* owned, is Boston and Worcester, 10 shares,

1000. The *State Stock* is 1 Certificate Massachusetts 5 per cent., due 1857, 5000; 17 do., (£200 each,) due 1871, 16,320.

Oriental, at Salem. The *Bank Stock* owned, is in the following Banks:—Asiatic, 2457 shares, $70,200; Exchange, 95 shares, 6533 33; Mercantile, 38 shares, 3800; Merchants, 4 shares, 200; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2000; Granite, 120 shares, 12,000; Lynn Mechanics, 106 shares, 6360; Village, 60 shares, 6000. *Massachusetts State Stock*, 46,920. Loan to the County of Essex, 3000. Boston City Stock, 1000.

Gloucester Marine, at Gloucester. The *Bank Stock* owned, is in the following Banks:—Gloucester, 18 shares, $1908; Tremont, 20 shares, 2000; Atlas, 32 shares, 3048 50. The *Railroad Stock* owned, is the Eastern, 97 shares, 10,572; Western, 40 shares, 4021 16; Vermont Central, 10 shares, 706 25; Vermont and Massachusetts, 10 shares, 770; Boston and Providence, 10 shares, 965.

Howard Fire, at Lowell. The *Bank Stock* owned, is in the following Banks:—Appleton, 99 shares, 9900; Lowell, 15 shares, 1500; Prescott, 40 shares, 4000; Andover, 5 shares, 500; Quinsigamond, 5 shares, 500; Bank of North America, 100 shares, 10,000; Bank of Commerce, 100 shares, 10,000; Grocers, 35 shares, 3500; Tremont, 25 shares, 2500; Exchange, 40 shares, 4000; Bay State, 50 shares, 5000. The *Railroad Stock* owned, is the Lowell and Lawrence, 94 shares, 9400; Stony Brook, 32 shares, 3200.

Springfield Fire and Marine, at Springfield. The *Bank Stock* owned, is in the following Banks:—Agawam, 56 shares, $6,160; Western, 154 shares, 16,940; Hampshire Manufacturers, 11 shares, 1200; John Hancock, 15 shares, 1500; Chicopee, 16 shares, 1760. The *Railroad Stock* owned, is the Worcester and Nashua preferred stock, 53 shares, 2875; Western, 70 shares, 7100; Connecticut River, 45 shares, 3,116 67. "Reserved or Contingent Fund," is "interest on the capital stock."

Bedford Commercial, at New Bedford. The *Bank Stock* owned, is the following Banks:—Bedford Commercial, 1080 shares, $108,000; Marine, 100 shares, 10,000; Merchants, 100 shares, 10,000; Fall River, 193 shares, 16,887 50; Suffolk, (Boston,) 36 shares, 3600. The *Railroad Stock* owned, is the New Bedford and Taunton, 75 shares, 7500.

Pacific, at New Bedford. The *Bank Stock* owned, is in the following Banks:—Bedford Commercial, 149 shares, $14,900; Merchants, 261 shares, 26,100; Mechanics, 122 shares, 12,200; Marine, 269 shares, 26,900; Fairhaven, 116 shares, 11,600; Fall River, 5 shares, 500.

Whaling, at New Bedford. The *Bank Stock* owned, is in the following Banks:— Bedford Commercial, 110 shares, $11,000; Merchants, 153 shares, 15,300; Marine, 241 shares, 24,100; Mechanics, 103 shares, 10,300; Fairhaven, 103 shares, 10,300; Bristol County, 48 shares, 4800; Taunton, 33 shares, 3300; Falmouth, 30 shares, 3000; Shawmut, (Boston,) 20 shares, 2000. The *Railroad Stock* owned, is the Fitchburg, 70 shares, 7000; and Berkshire, 50 shares, 5000.

Old Colony, at Plymouth. The *Bank Stock* owned, is in the following Banks:— Wareham, 35 shares, $2975; Railroad, 40 shares, 3000; Union, (Boston,) 15 shares, 1500; Market, (do.,) 20 shares, 1400; New England, (do.,) 15 shares, 1500; Old Colony, 24 shares, 2400; Merchants, 25 shares, 2500; Plymouth, 21 shares, 2100; Massachusetts, 10 shares, 2400; Boston, 20 shares, 1000; Exchange, 10 shares, 1000; Tremont, 10 shares, 1000. The *Railroad Stock* owned, is the Boston and Providence, 20 shares, 2000; Old Colony, 50 shares, 3750.

Union, at Provincetown. The *Bank Stock* owned, is the Freeman's, (Boston,) 255 shares, $25,500.

Commercial, at Nantucket. The *Bank Stock* owned, is in the following Banks:— Pacific, Nantucket, 371 shares, $40,068; Bank of Commerce, (Boston,) 50 shares, 5012 50; Shoe and Leather Dealers, (do.,) 48 shares, 5280; Merchants, (do.,) 140 shares, 15,610; New England (do.,) 35 shares, 3897 50; Boston, 85 shares, 4760; Granite, 100 shares, 10,000.

ABSTRACT OF THE RETURNS

OF THE

MUTUAL MARINE, AND MUTUAL FIRE AND MARINE

INSURANCE COMPANIES,

IN THE COMMONWEALTH,

EXHIBITING THEIR CONDITION

ON THE FIRST DAY OF DECEMBER, 1851.

	BOSTON.				
	Alliance.	City Mutual Marine and Fire.	Commercial Mutual Marine.	Equitable Safety.	New England Mutual Marine.
Amount of Assets,	$493,641 27	$304,388 72	$111,190 35	$730,412 76	$685,569 11
Cash,	193,930 87	722 87	5,015 60	14,810 06	31,078 71
Premium Notes on Risks terminated,	44,547 62	971 75	14,338 41	41,270 95	135,053 78
Premium Notes on Risks not terminated,	160,339 03	42,549 18	24,565 09	213,663 26	244,707 86
Other Notes, how secured, and for what given,	. .	260,100 00	67,271 25	165,200 00	44,074 86
Debts due to the Company, and how originated, other than those above stated,	. .	. .	. .	103,350 00	. .
All other Property, specifying amount and value of each kind of Property and Stocks,	99,823 75	44 92	. .	191,968 49	885,569 11
Losses paid during the year ending December 1, on Marine Risks,	94,595 56	292 59	102,198 24	250,335 53	326,483 23
Return Premiums paid or credited during the same time, on Marine Risks,	14,703 33	2,218 96	3,769 28	25,434 31	27,760 01
Losses paid on Fire Risks during the same time,	. .	. .	. .	6,958 49	11,920 04
Amount of Losses ascertained and unpaid on Marine Risks,	. .	2,500 00	8,800 00	29,240 00	30,000 00
Amount of Losses ascertained and unpaid on Fire Risks,	. .	. .	. .	. .	. .
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	22,150 00	11,500 00	10,514 00	25,371 00	29,400 00
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	. .	. .	. .	. .	1,000 00
Amount of Expenses paid,	7,451 33	3,271 03	5,961 34	9,750 80	10,416 77

Amount Insured during the year on Marine Risks, ...	18,355,717 00	7,667,076 00	5,174,378 00	11,054,555 00	18,616,946 00
Amount of Premiums on Marine Risks, .	389,454 74	168,277 62	140,697 53	296,102 21	426,889 34
Amount Insured during the year on Fire Risks, ...	4,392,085 00	1,304,911 00	. .	4,520,177 00	8,198,225 00
Amount of Premiums on Fire Risks, .	7,559 50	3,026 31	. .	13,136 57	30,571 76
Amount of Marine Risks terminated, .	9,810,627 00	1,348,451 00	4,850,181 00	12,068,739 00	18,461,980 00
Amount of Premium on Marine Risks terminated, ...	167,861 34	19,764 72	115,413 48	303,824 38	470,191 84
Amount of Fire Risks terminated, . .	2,819,185 00	510,671 00	. .	4,624,420 00	8,025,910 00
Amount of Premium on Fire Risks terminated, ...	3,109 14	565 15	. .	13.570 54	25,187 25
Amount of undetermined Marine Risks, .	8,545,090 00	6,318,625 00	1,905,404 00	7,161,691 00	10,501,145 00
Amount of Premium on undetermined Marine Risks, ...	221,593 40	148,512 90	45,898 98	225,988 52	244,707 86
Amount of undetermined Fire Risks, .	1,572,900 00	794,240 00	. .	2,176,786 00	5,479,148 00
Amount of Premium on undetermined Fire Risks, ...	4,450 36	2,461 16	. .	8,259 10	20,296 21
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	. .	. .	16,050 11	896 20	7,016 16
Highest Rate of Interest received, . .	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest paid, . .	6 " "	6 " "	6 " "	6 " "	6 " "
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money, .	. .	. .	. .	. .	. .
Amount of Premium included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned, . . .	. .	. .	. .	. .	. .
Amount of delinquent Notes included in the assets above, ...	. .	. .	4,700 00	2,880 57	. .
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years, .	. .	. .	19,446 51	227,065 11	293,380 38

	GLOUCESTER.	NEW BEDFORD.		PROVINCETOWN.	AGGREGATE.
	Gloucester Mutual Fishing.	Mutual Marine.	Union Mutual Marine.	Equitable Marine.	
Amount of Assets,	$97,000 00	$482,926 78	$281,848 41	$75,664 00	$3,262,641 40
Cash,	. .	7,676 47	59 52	2,723 00	256,017 10
Premium Notes on Risks terminated,	16,582 00	27,564 59	456 56	11,798 00	292,583 66
Premium Notes on Risks not terminated,	548 00	183,813 31	61,332 33	10,163 00	941,681 06
Other Notes, how secured, and for what given,	. .	186,777 41	220,000 00	32,980 00	976,403 52
Debts due to the Company, and how originated, other than those above stated,	. .	. .	. .	. .	103,350 00
All other Property, specifying amount and value of each kind of Property and Stocks,	70 00	77,095 00	. .	18,000 00	1,272,571 27
Losses paid during the year ending December 1, on Marine Risks,	450 00	22,473 32	43 85	6,213 00	803,085 32
Return Premiums paid or credited during the same time, on Marine Risks,	. .	5,895 78	21 83	1,245 00	81,048 50
Losses paid on Fire Risks during the same time,	. .	. .	. .	. .	18,878 53
Amount of Losses ascertained and unpaid on Marine Risks,	20,124 00	321 69	. .	709 00	91,694 69
Amount of Losses ascertained and unpaid on Fire Risks,	. .	. .	. .	. .	. .
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	. .	34,100 00	. .	. .	133,035 00
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	. .	. .	. .	. .	1,000 00
Amount of Expenses paid,	60 00	2,401 93	. .	458 00	39,771 20

Amount Insured during the year on Marine Risks,	389,404 00	2,599,896 00	1,227,591 00	502,614 00	65,588,177 00
Amount of Premiums on Marine Risks,	17,130 00	114,735 33	61,874 83	20,163 00	1,635,324 60
Amount Insured during the year on Fire Risks,	. .	. .	. .	. .	18,415,398 00
Amount of Premiums on Fire Risks,	. .	. .	. .	. .	54,294 14
Amount of Marine Risks terminated,	380,604 00	2,154,828 00	32,900 00	. .	49,108,310 00
Amount of Premium on Marine Risks terminated,	16,582 00	106,519 05	542 50	304,827 00	1,505,526 31
Amount of Fire Risks terminated,	. .	. .	. .	9,990 00	15,990,176 00
Amount of Premium on Fire Risks terminated,	. .	. .	. .	. .	42,432 08
Amount of undetermined Marine Risks,	. .	3,240,549 00	1,194,691 00	197,787 00	39,064,982 00
Amount of Premium on undetermined Marine Risks,	. .	183,813 31	61,332 33	10,163 00	1,142,010 30
Amount of undetermined Fire Risks,	. .	. .	. .	. .	10,023,074 00
Amount of Premium on undetermined Fire Risks,	. .	. .	. .	. .	35,466 83
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	. .	. .	. .	. .	23,962 47
Highest Rate of Interest received,	. .	6 per cent.	. .	6 per cent.	6 per cent.
Highest Rate of Interest paid,	. .	6 " "	. .	6 " "	6 " "
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	. .	. .	. .	. .	. .
Amount of Premium included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned,	. .	. .	. .	. .	. .
Amount of delinquent Notes included in the assets above,	. .	5,773 34	. .	. .	13,353 91
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	. .	. .	. .	22,750 00	562,642 00

REMARKS.

ALLIANCE, at Boston. "All other property."

30 shares Columbian Bank,	$3,030 00
30 " Granite "	3,025 00
50 " Boston and Providence Railroad,	4,500 00
5 " Faneuil Hall Bank,	493 75
Amount of subscription, under the act of May 24, 1851, (not yet called in,)	88,775 00

"The first stock notes of this Company were taken December 1, 1850, at 12 months; it being in course of collection from the 1st to the 4th of December current, we have returned them as cash, the whole having been paid on or before the last day of grace."

CITY MUTUAL MARINE AND FIRE, at Boston. "Losses paid on Marine Risks," from 24th June to December 1; "Amount insured on Marine Risks," from June 24 to December 1; "Amount insured during the year on Fire Risks," from June 24 to December 1. "Other notes, stating how secured, and for what given." "Subscribers' notes." "All other property, specifying amount and value." "Fire policies unpaid."

COMMERCIAL MUTUAL MARINE, at Boston. "Other notes, stating how secured, and for what given." "Subscription Notes for Marine Premiums." "Personal Security." "Amount of debts owed by the Company, other than those for losses abovementioned, state for what, and how secured." "Company's notes for loans and re-insurance."

EQUITABLE SAFETY, at Boston. In the schedule of assets, the Return states, "Other notes, and how secured," &c.:—

Twenty-four notes, secured by mortgage of Real Estate,	$110,350 00
Eight notes with collateral security,	54,850 00
"All other property, specifying amount," &c.:—	
"Subscriptions to the Safety Fund this year,"	103,500 00
350 shares Merchants Bank Stock,	35,000 00
250 " Traders " "	25,000 00
100 " Globe " "	10,000 00

100 shares Eagle Bank Stock,	$10,000 00
100 " Atlas " "	10,000 00
62 " Boylston " "	6,200 00
62 " Granite " "	6,200 00
30 " State " "	1,800 00
150 " Tremont " "	15,000 00
300 " North " "	30,000 00
20 " Massachusetts "	5,000 00
100 " Bank of North America, (New York,)	10,000 00
25 " Steam Tow Boat Stock,	2,500 00
Insurance Scrip,	9,958 24
Fire Policies not delivered,	310 25
Cape Cod Branch Railroad Bonds,	5,000 00
Western Railroad Stock, 100 shares,	10,000 00

“ Amount of debts owed by the Company,” &c.:—

Interest Dividends due to holders of Scrip,	896 20

New England Mutual Marine, at Boston. In the schedule of assets, the Return states, “Other notes, and how secured,” &c., “Personal and collateral security, $44,074 86.” “All other property, specifying amount,” &c.:—

Merchants Bank, 121 shares,	$12,549 25
Eagle " 36 "	3,708 00
Atlantic " 5 "	477 50
Bank of Commerce, 200 shares,	20,000 00
Grocers Bank, 35 shares,	3,462 50
City Bank, 20 shares,	1,610 00
Bank of North America, 90 shares,	9,022 50
Shawmut Bank, 68 shares,	6,547 25
Exchange Bank, 46 shares,	4,679 58
Washington Bank, 19 shares,	1,890 50
Atlas " 40 "	3,715 00
State " 34 "	2,065 50
North " 89 "	8,331 75
Traders " 120 "	11,750 00
Tremont " 106 "	10,894 50
Granite " 155 "	14,301 50
Lancaster " 21 "	2,374 00
Faneuil Hall " 100 "	10,000 00
Rockport " 20 "	2,000 00
Boston and Maine Railroad, 400 shares,	cost 40,332 99
Eastern Railroad, 63 shares,	" 6,463 50
Western Railroad, 100 shares,	" 10,191 76
Cheshire Railroad, 5 shares,	500 00
Norwich and Worcester Bonds,	5,482 00
Northern Railroad Bonds,	15,500 00
Michigan Central Railroad Bonds,	5,000 00

Cape Cod Branch Railroad Bonds, - - - - -	$3,500 00
Bonds and Mortgages on Real Estate, City of Boston, -	11,000 00
Relief Steamboat Company, - - - - -	2,750 00
Fire Policies unpaid, - - - - - - -	554 32
Interest on Scrip unpaid, - - - - - -	7,016 16
Gloucester Mutual Fishing, at Gloucester. "Amount of Assets," "Stock, Notes and Premium Notes," "Schedule of Assets," "Stock and Premium Notes," - - -	97,000 00
"All other kind of property," &c., "Office Furniture," -	70 00
Mutual Marine, at New Bedford. Other notes, stating how secured, &c. &c. "Endorsed Notes, discounted, or received in exchange for Premium Notes," - -	21,083 56
"Subscription for premiums, in advance," - - -	165,693 85
"All other property," &c. Office and Furniture, - -	1,500 00
Mechanics Bank, 104 shares, - - - - -	10,400 00
Marine " 212 " - - - - -	21,200 00
Commercial " 220 " - - - - -	22,000 00
Merchants " 230 " - - - - -	23,000 00
Union Mutual Marine, at New Bedford. "Other Notes, stating how secured," &c. "Subscription for Premiums, in advance," - - - - - - - -	220,000 00
Equitable Marine, at Provincetown. "Other Notes, and how secured," &c. "Notes secured by Mortgage on Real Estate," - - - - - - - - -	24,980 00
Notes, with sureties, holding Real Estate, - - -	8,000 00
"All other property," &c.:—	
Mechanics Bank, 60 shares, - - - - -	6,000 00
Freeman's " 120 " - - - - -	12,000 00

INSURANCE ABSTRACT

FOR

DECEMBER, 1852.

Commonwealth of Massachusetts.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL:

ALSO, OF

MUTUAL MARINE, MUTUAL FIRE AND MARINE, AND MUTUAL FIRE INSURANCE COMPANIES,

EXHIBITING THE CONDITION OF THOSE INSTITUTIONS

ON THE

FIRST DAY OF DECEMBER,

1852.

PREPARED FROM OFFICIAL RETURNS

BY AMASA WALKER,

Mass.,

SECRETARY OF THE COMMONWEALTH.

BOSTON:
WHITE & POTTER, PRINTERS TO THE STATE.
1853.

STATE HOUSE, BOSTON

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1852
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Commonwealth of Massachusetts.

Secretary's Office;
December 31, 1852.

To the Honorable Senate and House of Representatives:—

I respectfully submit the following Abstract of Returns from Insurance Companies with a specific capital, and of Mutual Marine, Mutual Fire and Marine, and Mutual Fire Insurance Companies, agreeably to the provisions of the Acts of 1837, chap. 192, of 1842, chap. 9, and of 1852, chap. 227.

AMASA WALKER, Secretary.

An Act concerning Insurance Companies.

Sect. 1. From and after the first day of March, in the year one thousand eight hundred and forty-two, the Secretary of each Insurance Company in the Commonwealth, with specific capital, and those denominated Marine Mutual Insurance Companies, shall file a notice of the acceptance, refusal or discontinuance of their respective charters, with the Secretary of the Commonwealth, within ten days of such acceptance, refusal or discontinuance thereof.

Sect. 2. In case the proprietors of any charter, hereafter granted for an Insurance Company, shall not notify the Secretary of the Commonwealth of their acceptance of the same, within one year from the passage of their act of incorporation, said charter shall be void.—[February 22, 1842.]

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL:

SHOWING THE STATE OF SAID CORPORATIONS

ON THE FIRST DAY OF DECEMBER, 1852.

	BOSTON.				
	American.	Boston.	Boylston Fire and Marine.	Cochituate.	Elliot.
Capital,	$300,000 00	$300,000 00	$300,000 00	$150,000 00	$145,950 00
United States Stocks and Treasury Notes,	21,000 00	- -	- -	- -	- -
Massachusetts Bank Stocks,	223,980 00	220,000 00	240,000 00	100,175 42	29,200 00
State Stock,	- -	- -	- -	- -	2,000 00
Loans on Bottomry and Respondentia,	- -	- -	- -	- -	- -
Invested in Real Estate,	40,000 00	- -	45,000 00	- -	- -
Secured by Mortgage on the same,	6,000 00	21,225 27	11,000 00	45,000 00	61,200 00
Loans on Collateral and Personal Security,	40,800 00	19,000 00	102,500 00	2,200 00	2,300 00
Loans on Personal Security only,	- -	20,000 00	- -	- -	- -
Cash on hand,	4,042 50	6,384 56	4,705 74	2,956 09	3,442 42
Reserved or Contingent Fund,	- -	56,786 54	- -	- -	- -
Invested in Railroad Stock,	82,402 50	57,500 00	24,809 50	14,370 66	47,250 00
Losses ascertained and unpaid,	25,799 12	3,139 55	- -	- -	50 00
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	9,700 00	22,900 00	95,000 00	4,250 00	- -

Amount of Premium Notes on Risks terminated,	23,632 21	12,711 71	21,033 90	– –	– –
Amount of Premium Notes on Risks not terminated, .	78,374 98	82,824 07	146,840 06	– –	– –
Total Amount of Premium Notes, . . .	102,007 19	95,535 78	167,873 96	– –	– –
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	2,500 00	– –	1,068 00	– –	– –
At Risk,—Marine, ...	3,876,411 00	2,428,088 00	6,159,983 00	– –	– –
At Risk,—Fire, ...	3,224,218 00	– –	3,994,884 00	1,661,016 00	1,914,102 00
Amount of Premiums on Fire Risks undetermined, .	22,466 50	– –	22,822 66	12,842 96	13,209 36
Average Annual Dividends for five preceding years, or since incorporated, ...	16 per cent.	9 per cent.	13 2-5 per cent.	5¾ per cent.	4⅔ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia, ...	6 per cent.	6 per cent.	6 per cent.	6 per cent.	– –
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	6 per cent.	– –	– –	– –	– –
Amount Borrowed, and on what security, . .	– –	– –	– –	– –	– –
Amount of Capital Stock pledged to the Company, .	– –	5,500 00	– –	– –	– –
Amount of Fire Losses paid the last year, . .	6,250 67	– –	5,744 61	5,758 24	2,213 49
Amount of Marine Losses paid the last year, . .	87,289 47	69,863 92	113,096 58	– –	– –
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	– –	– –	– –	– –	– –

	BOSTON.				
	Fireman's.	Franklin.	Hope.	Manufacturers'.	Mercantile Marine.
Capital,	$300,000 00	$300,000 00	$200,000 00	$400,000 00	$300,000 00
United States Stocks and Treasury Notes,	5,000 00	10,000 00	– –	– –	– –
Massachusetts Bank Stocks,	239,905 00	215,040 00	174,260 00	376,654 09	306,025 00
State Stock,	– –	16,360 00	– –	– –	– –
Loans on Bottomry and Respondentia,	– –	2,500 00	– –	– –	– –
Invested in Real Estate,	35,000 00	– –	– –	27,730 67	– –
Secured by Mortgage on the same,	113,600 00	18,600 00	– –	31,300 00	– –
Loans on Collateral and Personal Security,	35,100 00	27,704 44	2,500 00	154,582 00	– –
Loans on Personal Security only,	54,000 00	– –	– –	29,345 27	3,805 22
Cash on hand,	17,571 84	24,029 00	6,107 86	32,043 55	2,211 33
Reserved or Contingent Fund,	132,223 34	22,892 18	– –	159,475 00	– –
Invested in Railroad Stock,	7,000 00	21,597 00	32,500 00	– –	22,000 00
Losses ascertained and unpaid,	12,000 00	1,200 00	29,000 00	– –	5,000 00
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	6,000 00	2,500 00	32,000 00	47,000 00	20,475 00

Amount of Premium Notes on Risks terminated,	– –	10,542 53	38,939 38	7,453 95	7,876 69
Amount of Premium Notes on Risks not terminated,	– –	19,342 20	153,679 10	38,807 01	56,513 41
Total Amount of Premium Notes,	– –	29,884 73	192,618 48	46,260 96	64,390 10
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	– –	253 25	– –	– –	– –
At Risk,—Marine,	– –	623,945 00	4,080,205 00	2,887,735 00	1,878,418 00
At Risk,—Fire,	10,557,212 00	2,914,794 00	– –	10,230,194 00	– –
Amount of Premiums on Fire Risks, undetermined,	73,975 20	22,092 13	– –	90,927 86	– –
Average Annual Dividends for five preceding years, or since incorporated,	18 1-5 per cent.	11 2-5 per cent.	7 1-5 per cent.	18 70-100 per ct.	9 1-5 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	– –	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	– –	– –	15,000 00	– –	– –
Amount of Capital Stock pledged to the Company,	– –	11,500 00	2,900 00	21,800 00	– –
Amount of Fire Losses paid the last year,	32,123 49	16,186 33	– –	48,055 43	– –
Amount of Marine Losses paid the last year,	– –	16,832 13	166,406 68	35,875 38	44,057 89
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	– –	– –	– –	– –	– –

	BOSTON.				
	Merchants'.	National.	Neptune.	North American.	Suffolk.
Capital,	$500,000 00	500,000 00	$300,000 00	$100,000 00	$225,000 00
United States Stocks and Treasury Notes,	– –	– –	15,000 00	– –	– –
Massachusetts Bank Stocks,	484,575 00	210,660 00	235,140 00	30,610 00	129,830 00
State Stock,	– –	– –	45,720 00	– –	– –
Loans on Bottomry and Respondentia,	– –	– –	– –	– –	5,000 00
Invested in Real Estate,	100,000 00	60,000 00	– –	– –	80,000 00
Secured by Mortgage on the same,	– –	227,890 00	47,900 00	50,482 00	– –
Loans on Collateral and Personal Security,	35,560 00	49,044 99	9,000 00	9,750 00	– –
Loans on Personal Security only,	168 62	228,008 42	60,776 83	– –	16,217 12
Cash on hand,	6,927 56	4,137 38	42,740 37	7,192 64	1,654 66
Reserved or Contingent Fund,	84,852 97	– –	– –	– –	– –
Invested in Railroad Stock,	53,600 00	41,800 00	20,550 00	10,245 00	20,100 00
Losses ascertained and unpaid,	5,357 93	– –	49,000 00	– –	15,000 00
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	20,492 07	38,000 00	139,900 00	– –	– –

Amount of Premium Notes on Risks terminated, .	11,234 37	1,028 60	34,332 74	- -	8,826 59
Amount of Premium Notes on Risks not terminated, .	97,482 43	37,091 71	315,795 21	- -	40,057 95
Total Amount of Premium Notes, . . .	108,716 80	38,120 31	350,127 95	- -	48,884 54
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	3,206 20	- -	- -	- -	1,778 00
At Risk,—Marine, ...	8,609,044 00	9,026,699 00	10,731,619 00	- -	1,803,550 00
At Risk,—Fire, ...	11,975,808 00	6,740,163 00	5,696,614 00	1,123,675 00	535,100 00
Amount of Premiums on Fire Risks undetermined, .	78,337 13	48,410 27	34,283 28	8,043 73	1,939 12
Average Annual Dividends for five preceding years, or since incorporated, ...	26 per cent.	15 2-5 per cent.	28 2-5 per cent.	7 per cent.	8 4-5 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia, ...	6 per cent.	6 per cent.	6 per cent.	- -	6 per cent.
Highest Rate of Interest or Discount paid for moneys Borrowed by the Company, ...	6 per cent.	6 per cent.	- -	- -	6 per cent.
Amount Borrowed, and on what security, . .	- -	- -	- -	- -	6,000 00
Amount of Capital Stock pledged to the Company, .	2,000 00	5,000 00	2,100 00	6,700 00	- -
Amount of Fire Losses paid the last year, . .	24,878 79	34,157 51	16,099 41	936 30	475 00
Amount of Marine Losses paid the last year, . .	69,531 28	13,630 08	316,579 83	- -	22,949 45
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	- -	- -	- -	- -	- -

	BOSTON.				LYNN.
	Tremont.	United States.	Warren.	Washington.	Mechanics' Fire and Marine.
Capital,	$25,000 00	$200,000 00	$150,000 00	$200,000 00	$50,000 00
United States Stocks and Treasury Notes,	- -	- -	- -	- -	- -
Massachusetts Bank Stocks,	12,740 00	110,890 00	80,400 00	76,370 00	33,700 00
State Stock,	- -	- -	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	20,750 00	- -	- -	- -
Invested in Real Estate,	- -	- -	- -	- -	- -
Secured by Mortgage on the same,	- -	- -	46.200 00	71,500 00	1,200 00
Loans on Collateral and Personal Security,	- -	- -	10,600 00	31,700 00	6,220 00
Loans on Personal Security only,	- -	- -	- -	- -	247 96
Cash on hand,	307 26	13,420 83	10,221 22	11,420 20	2,999 02
Reserved or Contingent Fund,	- -	- -	- -	- -	17,819 50
Invested in Railroad Stock,	- -	28,100 00	2,600 00	- -	9,100 00
Losses ascertained and unpaid,	- -	- -	- -	12,556 00	2,575 00
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	7,500 00	2,000 00	16,850 00	14,000 00	- -

Amount of Premium Notes on Risks terminated,	10,000 00	13,479 69	33,392 60	20,827 50	13,432 91
Amount of Premium Notes on Risks not terminated,	13,000 00	28,007 07	63,869 88	76,298 04	2,894 76
Total Amount of Premium Notes,	23,000 00	41,486 76	97,262 48	97,125 54	16,327 67
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	10,000 00	– –	1,300 00	1,000 00	– –
At Risk,—Marine,	179,200 00	858,016 00	3,407,131 00	2,201,035 00	75,413 00
At Risk,—Fire,	– –	324,738 00	392,700 00	242,400 00	18,150 00
Amount of Premiums on Fire Risks, undetermined,	– –	1,926 15	1,657 73	1,007 78	134 00
Average Annual Dividends for five preceding years, or since incorporated,	8 1-5 per cent.	11 per cent.	6 per cent.	9 per cent.	16 2-5 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	– –	6 per cent.	6 per cent.	– –
Amount Borrowed, and on what security,	– –	– –	– –	– –	– –
Amount of Capital Stock pledged to the Company,	– –	– –	– –	500 00	– –
Amount of Fire Losses paid the last year,	1,921 67	52 15	1,650 00	– –	– –
Amount of Marine Losses paid the last year,	136,087 00	54,493 61	60,151 35	69,781 86	2,476 77
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	– –	– –	23	– –	– –

	MARBLEHEAD.	SALEM.		GLOUCESTER.	LOWELL.
	Marine.	Essex.	Oriental.	Gloucester Marine.	Howard Fire.
Capital,	$100,000 00	$100,000 00	$200,000 00	$50,000 00	$106,100 00
United States Stocks and Treasury Notes,	– –	– –	– –	– –	– –
Massachusetts Bank Stocks,	98,250 00	61,629 34	132,093 33	6,956 50	26,400 00
State Stock,	– –	21,320 00	50,920 00	– –	– –
Loans on Bottomry and Respondentia,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	6,000 00	– –	– –	– –
Secured by Mortgage on the same,	– –	– –	11,500 00	12,100 00	42,104 76
Loans on Collateral and Personal Security,	– –	10,854 75	12,749 27	8,625 54	511 08
Loans on Personal Security only,	– –	– –	– –	1,500 00	6,106 00
Cash on hand,	3,556 89	3,181 04	3,444 60	1,238 62	6,702 56
Reserved or Contingent Fund,	– –	10,743 33	19,430 01	– –	– –
Invested in Railroad Stock,	– –	1,000 00	– –	17,034 41	12,600 00
Losses ascertained and unpaid,	– –	1,928 52	644 69	756 19	759 80
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	– –	2,150 00	1,600 00	2,100 00	3,500 00

Amount of Premium Notes on Risks terminated,	– –	12,351 12	9,311 02	8,827 61	– –
Amount of Premium Notes on Risks not terminated,	– –	11,693 11	20,200 53	2,971 25	– –
Total Amount of Premium Notes,	– –	24,044 23	29,511 55	11,798 86	– –
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	– –	134 60	– –	– –	– –
At Risk,—Marine,	– –	454,984 00	633,983 00	164,600 00	– –
At Risk,—Fire,	– –	47,000 00	– –	– –	3,114,607 01
Amount of Premiums on Fire Risks undetermined,	– –	261 09	– –	– –	27,371 13
Average Annual Dividends for five preceding years, or since incorporated,	7½ per cent.	7 2-5 per cent.	8 1-5 per cent.	6 1-5 per cent.	4½ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	– –	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	– –	– –	– –	6 per cent.	– –
Amount Borrowed, and on what security,	– –	– –	– –	– –	– –
Amount of Capital Stock pledged to the Company,	– –	2,100 00	– –	– –	– –
Amount of Fire Losses paid the last year,	– –	– –	– –	– –	75,923 39
Amount of Marine Losses paid the last year,	– –	16,199 70	12,667 47	12,928 66	– –
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	– –	– –	– –	– –	– –

	SPRINGFIELD.	PITTSFIELD.	NEW BEDFORD.		
	Fire and Marine.	Western Massachusetts.	Bedford Commercial.	Pacific.	Whaling.
Capital,	$150,000 00	$100,000 00	$150,000 00	$100,000 00	$100,000 00
United States Stocks and Treasury Notes,	- -	- -	- -	- -	- -
Massachusetts Bank Stocks,	31,060 00	12,370 00	148,487 50	92,200 00	84,100 00
State Stock,	- -	- -	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	- -	- -	- -	- -
Invested in Real Estate,	- -	- -	- -	- -	1,000 00
Secured by Mortgage on the same,	52,976 99	69,610 00	- -	- -	3,000 00
Loans on Collateral and Personal Security,	17,388 70	4,520 00	- -	- -	- -
Loans on Personal Security only,	- -	3,325 00	55 54	1,000 00	9,200 00
Cash on hand,	13,701 51	3,037 59	1,580 27	3,011 02	1,663 19
Reserved or Contingent Fund,	6,832 53	- -	- -	5,375 85	15,397 45
Invested in Railroad Stock,	13,091 67	20,910 00	9,300 00	- -	12,000 00
Losses ascertained and unpaid,	12,458 30	24 00	12,012 75	12,200 00	- -
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	2,500 00	37 00	15,000 00	15,300 00	7,000 00

Amount of Premium Notes on Risks terminated,	– –	– –	10,496 88	10,046 11	8,534 26
Amount of Premium Notes on Risks not terminated,	1,005 00	– –	115,773 27	92,119 98	52,222 28
Total Amount of Premium Notes,	– –	– –	126,270 15	102,166 09	60,756 54
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	– –	– –	– –	481 28	1,000 00
At Risk,—Marine,	35,350 00	– –	2,033,809 25	1,603,446 00	829,865 00
At Risk,—Fire,	6,889,984 29	1,791,122 00	– –	– –	– –
Amount of Premiums on Fire Risks, undetermined,	60,868 96	18,672 16	– –	– –	– –
Average Annual Dividends for five preceding years, or since incorporated,	7½ per cent.	– –	8 4-5 per cent.	6 per cent.	10 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	– –	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	– –	– –	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	– –	– –	– –	– –	– –
Amount of Capital Stock pledged to the Company,	– –	– –	– –	– –	– –
Amount of Fire Losses paid the last year,	42,187 55	231 51	– –	– –	– –
Amount of Marine Losses paid the last year,	4,645 97	– –	57,170 16	47,926 50	28,921 74
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	– –	– –	– –	– –	– –

	PLYMOUTH.	PROVINCETOWN.	NANTUCKET.		
	Old Colony.	Union.	Commercial.		
Capital,	$50,000	$75,000 00	$100,000 00	– –	– –
United States Stocks and Treasury Notes,	– –	– –	– –	– –	– –
Massachusetts Bank Stocks,	22,775 00	25,500 00	96,343 00	– –	– –
State Stock,	– –	– –	– –	– –	– –
Loans on Bottomry and Respondentia,	– –	– –	1,000 00	– –	– –
Invested in Real Estate,	2,500 00	– –	6,500 00	– –	– –
Secured by Mortgage on the same,	9,645 00	49,500 00	– –	– –	– –
Loans on Collateral and Personal Security,	– –	– –	400 00	– –	– –
Loans on Personal Security only,	3,359 98	– –	– –	– –	– –
Cash on hand,	1,618 95	– –	5,165 75	– –	– –
Reserved or Contingent Fund,	– –	– –	– –	– –	– –
Invested in Railroad Stock,	5,750 00	– –	– –	– –	– –
Losses ascertained and unpaid,	5,345 00	6,572 42	19,398 00	– –	– –
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	10,400 00	3,900 00	– –	– –	– –

Amount of Premium Notes on Risks terminated,	11,131 16	12,238 91	1,339 82	- -	- -
Amount of Premium Notes on Risks not terminated,	7,901 74	13,990 61	66,041 00	- -	- -
Total Amount of Premium Notes,	19,032 90	26,229 52	67,980 99	- -	- -
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	76 00	- -	600 17	- -	- -
At Risk,—Marine,	118,975 00	231,928 00	981,148 00	- -	- -
At Risk,—Fire,	896,597 75	- -	- -	- -	- -
Amount of Premiums on Fire Risks, undetermined,	8,520 98	- -	- -	- -	- -
Average Annual Dividends for five preceding years, or since incorporated,	7 1-5 per cent.	3 1-5 per cent.	2 8-10 per cent.	- -	- -
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	- -	- -
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	- -	- -	- -
Amount Borrowed, and on what security,	- -	2,608 70	- -	- -	- -
Amount of Capital Stock pledged to the Company,	- -	- -	900 00	- -	- -
Amount of Fire Losses paid the last year,	19,895 12	- -	- -	- -	- -
Amount of Marine Losses paid the last year,	8,840 42	19,960 61	16,210 03	- -	- -
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	- -	- -	- -	- -	- -

AGGREGATE.

	19 offices in Boston.	14 offices out of Boston.	Total—33 offices.
Capital,	$4,895,950 00	$1,431,100 00	$6,327,050 00
United States Stocks and Treasury Notes,	51,000 00	– –	51,000 00
Massachusetts Bank Stocks,	3,496,454 51	871,864 67	4,368,319 18
State Stock,	64,080 00	72,240 00	136,320 00
Loans on Bottomry and Respondentia,	28,250 00	1,000 00	29,250 00
Invested in Real Estate,	387,730 67	16,000 00	403,730 67
Secured by Mortgage on the same,	751,897 27	251,636 75	1,003,534 02
Loans on Collateral and Personal Security,	532,341 43	61,269 34	593,610 77
Loans on Personal Security only,	412,321 48	24,794 48	437,115 96
Cash on hand,	201,517 01	50,901 01	252,418 01
Reserved or Contingent Fund,	456,230 03	75,598 67	531,828 70
Invested in Railroad Stock,	486,424 66	100,786 08	587,210 74
Losses ascertained and unpaid,	158,102 60	74,674 67	232,777 27
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	478,567 07	63,487 00	542,054 07

Amount of Premium Notes on Risks terminated,	255,312 46	97,709 80	353,022 26
Amount of Premium Notes on Risks not terminated,	1,247,983 12	386,813 53	1,634,796 65
Total Amount of Premium Notes,	1,503,295 58	484,118 50	1,987,414 08
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	21,105 45	2,292 05	23,397 50
At Risk,—Marine,	58,751,079 00	7,163,501 25	65,914,580 25
At Risk,—Fire,	61,527,618 00	12,757,461 05	74,285,079 05
Amount of Premiums on Fire Risks undetermined,	433,941 86	115,828 32	549,770 18
Average Annual Dividends for five preceding years, or since incorporated,	12 28-100 per cent.	7 36-100 per cent.	9 82-100 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	21,000 00	2,608 70	23,608 70
Amount of Capital Stock pledged to the Company,	58,000 00	3,000 00	61,000 00
Amount of Fire Losses paid the last year,	196,503 09	138,237 57	334,740 66
Amount of Marine Losses paid the last year,	1,276,626 51	227,948 03	1,504,574 54
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	23	– –	23

REMARKS.

American, at Boston. The *Bank Stock* owned, is in the following Banks:—Union, 280 shares, $28,000; Suffolk, 100 shares, 10,000; Hamilton, 95 shares, 9,500; Massachusetts, 2 shares, 500; Atlas, 244 shares, 24,400; Merchants', 200 shares, 20,000; New England, 173 shares, 17,300; State, 228 shares, 13,680; Boston, 444 shares, 22,200; Globe, 170 shares, 17,000; Columbian, 154 shares, 15,400; Eagle, 45 shares, 4,500; Bay State, 250 shares, 25,000; Railroad, 220 shares 16,500. The *Railroad Stock* owned, is the Western Railroad, 130 shares, 13,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 239 shares, 23,900; Nashua and Lowell, 26 shares, 2600; Boston and Providence, 275 shares, 26,332 50; Taunton Branch, 66 shares, 6570. Part of the *Surplus* invested as follows:—Hamilton Manufacturing Company, 12 shares, 12,000; Boston do., 5 shares, 3500; Tremont do., 6 shares, 6000; Lawrence do., 5 shares, 5000; Merrimack do., 10 shares, 10,000; Relief Steamboat Company, 30 shares, 3000. The *United States Stock* is United States Loan, 21,000.

Boston, at Boston. The *Bank Stock* owned, is in the following Banks:—Merchants', 200 shares, $20,000; New England, 220 shares, 22,000; Suffolk, 200 shares, 20,000; Globe, 200 shares, 20,000; Shoe and Leather Dealers', 270 shares, 27,000; Railroad, 180 shares, 13,500; Union, 200 shares, 20,000; Massachusetts, 40 shares, 10,000; City, 100 shares, 10,000; State, 140 shares, 8400; Hamilton, 70 shares, 7000; North, 51 shares, 5100; Granite, 50 shares, 5000; Traders', 50 shares, 5000; Atlas, 50 shares, 5000; Tremont, 50 shares, 5000; Bay State, 170 shares, 17,000. The *Railroad Stock* owned is the Connecticut River, 150 shares, 9000; Connecticut River preferred stock, 4000; Boston and Providence, 150 shares, 13,500; Taunton Branch, 150 shares, 15,000; Boston and Lowell, 20 shares, 10,000; Old Colony, 100 shares, 6000; Relief Steamboat Company, 20 shares, 500.

Boylston Fire and Marine, at Boston. The *Bank Stock* owned is in the following Banks:—Boston, 100 shares, $5000; State Bank, 250 shares, 15,000; Washington, 1500 shares, 150,000; Bay State, 200 shares, 20,000; Union, 200 shares, 20,000; Tremont, 200 shares, 20,000; Columbian, 100 shares, 10,000. The *Railroad Stock* owned, is the Western, 100 shares, 10,000; Boston and Providence, 125 shares, 10,000; Portsmouth, Portland and Saco, 50 shares, 4809 50.

Cochituate Fire, at Boston. The *Bank Stock* owned, is in the following Banks:—Bank of Commerce, 300 shares, $30,230 83; North, 99 shares, 10,074; Bank of North America, 150 shares, 15,025; Washington, 147 shares, 14,875 59; Rockport, 50 shares, 5000; Granite, 50 shares, 5000; Exchange, 92 shares, 9518; Cambridge Market, 50 shares, 5000; Boylston, 14 shares, 1494 50; Grocers', 30 shares, 2797 50; Faneuil Hall, 10 shares, 980. The *Railroad Stock* owned, is the Vermont and Massachusetts, 11 bonds of 1000 each, 9860 66; Cheshire, 1 bond for 5000, 4510.

Elliot, at Boston. The *Bank Stock* owned, is in the following Banks:—State, 50 shares, $3000; Boylston, 32 shares, 3200; Tremont, 20 shares, 2000; Exchange, 20 shares, 2000; Commerce, 50 shares, 5000; Bank of North America, 60 shares, 6000; Faneuil Hall, 40 shares, 4000; North, 20 shares, 2000; Blackstone, 20 shares, 2000. The *Railroad Stock* owned, is the Boston and Worcester, 100 shares, 10,000; Boston and Maine, 50 shares, 5000; Western, 69 shares, 6900; Boston and Providence, 100 shares, 8945; Boston and Fitchburg, 75 shares, 7500; Boston and Lowell, 3 shares, 1500; Eastern, 75 shares, 7405. Six per cent. Note of City of Boston, 2000.

Firemen's, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 180 shares, $15,840; Bank of Brighton, 40 shares, 4000; City, 100 shares, 9000; Columbian, 110 shares, 11,000; Globe, 250 shares, 25,000; Granite, 180 shares, 15,840; Hamilton, 100 shares, 10,000; Merchants', 240 shares, 24,000; Market, 280 shares, 19,600; New England, 100 shares, 10,000; North, 180 shares, 15,840; People's, 120 shares, 5280; Railroad, 175 shares, 13,125; Suffolk, 27 shares, 2700; State, 164 shares, 9840; Traders', 180 shares, 15,840; Tremont, 100 shares, 9000; Union, 150 shares, 15,000; Worcester, 100 shares, 9000. The *Railroad Stock* owned, is the Boston and Providence, 80 shares, 7000. The *United States Stock* is the 6 per cent. Loan, 5000.

Franklin, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 200 shares, $20,000; Atlantic, 210 shares, 21,000; City, 369 shares, 36,900; Globe, 771 shares, 77,100; Granite, 52 shares, 5200; Merchants', 24 shares, 2400; State, 414 shares, 24,840; Union, 141 shares, 14,100; Falmouth, 35 shares, 3500; Bay State, 100 shares, 10,000. The *Railroad Stock* owned, is in the Boston and Providence, 168 shares, 16,452; Boston and Worcester, 32 shares, 3145. Relief Steamboat Company, 20 shares, 2000. The *United States Stock*, is the Loan of 1842, payable after 1862, 10,000. The *State Stock*, is the Massachusetts Sterling 5 per cent. £3200, payable in 1869 and 1870, 15,360; and Massachusetts 5 per cent. Stock, payable in 1857, 1000.

Hope, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 400 shares, 40,000; Merchants', 300 shares, 30,000; State, 260 shares, 15,600; Granite, 170 shares, 17,000; North, 190 shares, 19,000; Market, 48 shares, 3360; Columbian, 20 shares, 2000; Suffolk, 9 shares, 900; City, 22 shares, 2200; Shoe and Leather Dealers', 67 shares, 6700; Bay State, 50 shares, 5000; Tremont, 150 shares, 15,000; Traders', 75 shares, 7500; Exchange, 50 shares, 5000; Bank of North America, 50 shares, 5000. The *Railroad Stock* owned, is the Western, 100 shares, 10,000; Boston and Maine, 75 shares, 7500; Boston and Providence, 50 shares, 5000; Northern Railroad, 10 bonds, 10,000.

MANUFACTURERS', at Boston. The *Bank Stock* owned, is in the following Banks:—City, 1250 shares, $110,267 74; Shoe and Leather Dealers', 600 shares, 58,915 32; North, 500 shares, 45,524 25; Shawmut, 450 shares, 39,500 50; Atlantic, 335 shares, 33,341; Traders', 202 shares, 19,445 50; State, 250 shares, 14,668 37; Granite, 150 shares, 12,750 04; Eagle, 84 shares, 8,036 25; Market, 120 shares, 7915 37; New England, 60 shares, 5962 75; Railroad, 151 shares, 10,327; Bay State, 100 shares, 10,000. "Amount invested in other property, and not embraced in these interrogatories, 35,464 66."

MERCANTILE MARINE, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlantic, 150 shares, $15,000; Boston, 15 shares, 750; City, 200 shares, 20,000; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 80 shares, 8000; Merchants', 84 shares, 8400; New England, 180 shares, 18,000; North, 200 shares, 20,000; Railroad, 37 shares, 2775; State, 300 shares, 18,000; Suffolk, 720 shares, 72,000; Tremont, 256 shares, 25,600; Union, 250 shares, 25,000. The *Railroad Stock* owned, is the Boston and Providence, 120 shares, 12,000; Portland, Saco and Portsmouth, 100 shares, 10,000.

MERCHANTS', at Boston. The *Bank Stock* owned, is in the following Banks:—Eagle, 1061 shares, $106,100; Merchants', 920 shares, 92,000; Suffolk, 1000 shares, 100,000; Globe, 900 shares, 90,000; New England, 100 shares, 10,000; City, 100 shares, 10,000; Shoe and Leather Dealers', 100 shares, 10,000; Railroad, 153 shares, 11,475; Bay State, 400 shares, 40,000; Biddeford, Maine, 150 shares, 15,000. The *Railroad Stock* owned, is the Boston and Maine, 300 shares, 30,000; Boston and Providence, 240 shares, 23,600.

NATIONAL, at Boston. The *Bank Stock* owned, is in the following Banks:—Hamilton, 1433 shares, $143,300; Shoe and Leather Dealers', 170 shares, 17,000; Shawmut, 44 shares, 4400; Atlas, 80 shares, 8000; Market, 70 shares, 4900; State, 301 shares, 18,060; Bay State, 150 shares, 15,000. The *Railroad Stock* owned, is the Boston and Providence, 145 shares, 14,500; Boston and Maine, 173 shares, 17,300; Boston and Worcester, 70 shares, 7000; Portsmouth, Saco and Portland, 30 shares, 3000.

Neptune, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlantic, 50 shares, $4500; Boston, 500 shares, 25,000; City, 115 shares, 11,000; Columbian, 100 shares, 10,000; Eagle, 119 shares, 11,900; Globe, 36 shares, 3600; Merchants', 200 shares, 20,000; Market, 58 shares, 4000; Massachusetts, 50 shares, 11,500; New England, 190 shares, 19,000; Hamilton, 58 shares, 5800; State, 250 shares, 14,500; Shoe and Leather Dealers', 150 shares, 15,000; Suffolk, 50 shares, 5000; Union, 200 shares, 20,000; Tremont, 420 shares, 41,190; Bay State, 100 shares, 10,000; Railroad, 42 shares, 3150. The *Railroad Stock* owned, is Boston and Providence, 113 shares, 10,170; Boston and Lowell, 20 shares, 10,000; Old Colony, 5 shares, 380. The *United States Stock* is the 1862 Loan, 15,000. The *State Stock* is City of Boston Loan, 27,800; Massachusetts State Loan, 17,920; Boston and Worcester Railroad Bonds, 10,000; Relief Steamboat Company, 1000.

North American Fire, at Boston. The *Bank Stock* owned, is in the following Banks:—Bank of Commerce, 173 shares, $17,400; Faneuil Hall, 31 shares, 3080; Traders', 25 shares, 2520; Grocers, 10 shares, 1010; Bunker Hill, 4 shares, 400; Bank of North America, 52 shares, 5200; Shoe and Leather Dealers', 9 shares, 1000. The *Railroad Stock* owned, is Fitchburg, 20 shares, 2105; Boston and Providence, 20 shares, 1805; Boston and Worcester, 20 shares, 2135; Eastern, 5 shares, 490; Boston and Lowell, 2 shares, 1095; Western, 25 shares, 2615.

Suffolk, at Boston. The *Bank Stock* owned, is in the following Banks:—General Interest, 480 shares, $480; Atlantic, 140 shares, 14,000; Boston, 180 shares, 9000; Bunker Hill, 30 shares, 3000; City, 40 shares, 4000; Market, 10 shares, 700; Massachusetts, 13 shares, 3250; New England, 210 shares, 21,000; North, 135 shares, 13,500; State, 150 shares, 9000; Suffolk, 170 shares, 17,000; Tremont, 100 shares, 10,000; Hamilton, 100 shares, 10,000; Eagle, 75 shares, 7500; Atlas, 74 shares, 7400. The *Railroad Stock* owned, is the Old Colony, 85 shares, 8500; Boston and Lowell, 13 shares, 6500; Boston and Worcester, 20 shares, 2000; Western, 31 shares, 3100. Other resources than those mentioned in the return, 5000. The amount borrowed, is on Company's notes.

Tremont, at Boston. The *Bank Stock* owned, is in the following Banks:—Market, 13 shares, $1040; Merchants', 27 shares, 2700; Grocers', 10 shares, 1000. City of Boston, 5 per cent. scrip, 8000. "This office has ceased transacting business, and is now liquidating its affairs."

United States, at Boston. The *Bank Stock* owned, is in the following Banks:—Shoe and Leather Dealers', 254 shares, $25,400; Suffolk, 40 shares, 4000; Merchants', 459 shares, 45,900; Market, 437 shares, 30,590; Atlas, 50 shares, 5000. The *Railroad Stock* owned, is the Western, 66 shares, 6600; Eastern Railroad, 100 shares, 10,000; Northern Railroad Bonds, 10,000. Relief Steamboat Company, 1500.

WARREN, at Boston. The *Bank Stock* owned, is in the following Banks:—Shawmut, 410 shares, 41,000; Bank of North America, 210 shares, 21,000; Washington, 108 shares, 10,800; Laighton, 30 shares, 3000; Cambridge, 26 shares, 2600; Cambridge Market, 20 shares, 2000. Relief Steamboat Company, 3,806 81. The *Railroad Stock* owned, is Boston and Maine, 12 shares, 1200; Boston and Providence, 14 shares, 1400.

WASHINGTON, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 100 shares, $10,000; City, 50 shares, 5000; Hamilton, 50 shares, 5000; Massachusetts, 55 shares, 13,750; Market, 50 shares, 3500; North, 75 shares, 7500; New England, 129 shares, 12,900; Suffolk, 26 shares, 2600; State, 142 shares, 8520; Union, 76 shares, 7600. The State Stock owned, is Boston City Stock, 2,600.

LYNN MECHANICS' FIRE AND MARINE, at Lynn. The *Bank Stock* owned, is in the following Banks:—Lynn Mechanics', 265 shares, $15,900; Shoe and Leather Dealers', 128 shares, 12,800; Exchange, 20 shares, 2000; Laighton, 30 shares, 3000. The *Railroad Stock* owned, is the Eastern, 61 shares, 6100; Old Colony, 30 shares, 3000.

MANUFACTURERS' AND MECHANICS', at Haverhill. The charter of the Manufacturers' and Mechanics' Fire Insurance Company, of Haverhill, expired, by its own provisions, February 5, 1852.

MARBLEHEAD MARINE, at Marblehead. The *Bank Stock* owned, is in the following Banks:—Suffolk, 200 shares, $20,000; Globe, 150 shares, 15,000; New England, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; Boston, 105 shares, 5250; City, 40 shares, 4000; Atlantic, 45 shares, 4500; North, 25 shares, 2500; Marblehead, 120 shares, 12,000. The *United States Stock* is a certificate for Spanish indemnity, 1239 38.

ESSEX, at Salem. The *Bank Stock* owned, is in the following Banks:—Naumkeag, 185 shares, $18,500; Commercial, 142 shares, 9466 67; Exchange, 144 shares, 9600; Asiatic, 153 shares, 4371 42; Mercantile, 22 shares, 1981 25; Salem, 9 shares, 810; Merchants', (Boston,) 74 shares, 7400; North, (do.,) 75 shares, 7500; Shawmut, (do.,) 20 shares, 2000. The *Railroad Stock* owned, is Boston and Worcester, 10 shares, 1000. The *State Stock* is 1 Certificate Massachusetts 5 per cent., due 1857, 5000; 17 do. (£200 each,) due 1871, 16,320.

Oriental, at Salem. The *Bank Stock* owned, is in the following Banks:—Asiatic, 2457 shares, $70,200; Exchange, 95 shares, 6533 33; Mercantile, 38 shares, 3800; Merchants', 4 shares, 200; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2000; Granite, 120 shares, 12,000; Lynn Mechanics', 106 shares, 6360; Village, 60 shares, 6000. *Massachusetts State Stock*, 46,920. Loan to the County of Essex, 3000. Boston City Stock, 1000.

Gloucester Marine, at Gloucester. The *Bank Stock* owned, is in the following Banks:—Gloucester, 18 shares, $1908; Tremont, 20 shares, 2000; Atlas, 32 shares, 3048 50. The *Railroad Stock* owned, is the Eastern, 97 shares, 10,572; Western, 40 shares, 4021 16; Vermont Central, 10 shares, 706 25; Vermont and Massachusetts, 10 shares, 770; Boston and Providence, 10 shares, 965.

Howard Fire, at Lowell. The *Bank Stock* owned, is in the following Banks:—Appleton, 99 shares, $9900; Lowell, 15 shares, 1500; Bank of North America, 50 shares, 5000; Bank of Commerce, 50 shares, 5000; Bay State, 50 shares, 5000. The *Railroad Stock* owned, is the Lowell and Lawrence, 94 shares, 9400; Stony Brook, 32 shares, 3200.

Springfield Fire and Marine, at Springfield. The *Bank Stock* owned, is in the following Banks:—Agawam, 56 shares, $6,160; Western, 154 shares, 16,940; Hampshire Manufacturers', 11 shares, 1200; Chicopee, 16 shares, 1760; Hadley Falls, 100 shares, 5000. The *Railroad Stock* owned, is the Worcester and Nashua preferred stock, 53 shares, 2875; Western, 70 shares, 7100; Connecticut River, 45 shares, 3,116 67.

Western Massachusetts, at Pittsfield. The *Bank Stock* owned, is in the following Banks:—Agricultural, 67 shares, $7370; Adams, 40 shares, 4000; Hadley Falls, 10 shares, 1000. The *Railroad Stock* owned, is Stockbridge and Pittsfield, 213 shares, 19,170; Berkshire, 16 shares, 1440; Western, 3 shares, 300. This company went into operation April 1, 1852.

Bedford Commercial, at New Bedford. The *Bank Stock* owned, is in the following Banks:—Bedford Commercial, 1080 shares, $108,000; Marine, 100 shares, 10,000; Merchants', 100 shares, 10,000; Fall River, 193 shares, 16,887 50; Suffolk, (Boston,) 36 shares, 3600. The *Railroad Stock* owned, is the New Bedford and Taunton, 93 shares, 9300.

Pacific, at New Bedford. The *Bank Stock* owned, is in the following Banks—Bedford Commercial, 149 shares, $14,900; Merchants', 261 shares, 26,100, Mechanics', 122 shares, 12,200: Marine, 269 shares, 26,900; Fairhaven, 116 shares, 11,600; Fall River, 5 shares, 500.

Whaling, at New Bedford. The *Bank Stock* owned, is in the following Banks:—Bedford Commercial, 110 shares, $11,000; Merchants', 153 shares, 15,300; Marine, 241 shares, 24,100; Mechanics', 103 shares, 10,300; Fairhaven, 103 shares, 10,300; Bristol County, 48 shares, 4800; Taunton, 33 shares, 3300; Falmouth, 30 shares, 3000; Shawmut, (Boston,) 20 shares, 2000. The *Railroad Stock* owned, is the Fitchburg, 70 shares, 7000; and Berkshire, 50 shares, 5000.

Old Colony, at Plymouth. The *Bank Stock* owned, is in the following Banks:—Wareham, 35 shares, $2975; Railroad, 40 shares, 3000; Union, (Boston,) 15 shares, 1500; Market, (do.,) 20 shares, 1400; New England, (do.,) 15 shares, 1500; Old Colony, 24 shares, 2400; Merchants', 25 shares, 2500; Plymouth, 21 shares, 2100; Massachusetts, 10 shares, 2400; Boston, 20 shares, 1000; Exchange, 10 shares, 1000; Tremont, 10 shares, 1000. The *Railroad Stock* owned, is the Boston and Providence, 20 shares, 2000; Old Colony, 50 shares, 3750.

Union, at Provincetown. The *Bank Stock* owned, is the Freeman's, (Boston,) 255 shares, $25,500.

Commercial, at Nantucket. The *Bank Stock* owned, is in the following Banks:—Pacific, Nantucket, 371 shares, $40,810; Bank of Commerce, (Boston,) 98 shares, 10,076 50; Shoe and Leather Dealers', (do.,) 100 shares, 11,149 50; Merchants', (do.,) 140 shares, 15,610; New England (do.,) 35 shares, 3897; Boston, 85 shares, 4760; Granite, 100 shares, 10,040.

ABSTRACT OF THE RETURNS

OF THE

MUTUAL MARINE, MUTUAL FIRE AND MARINE,
AND MUTUAL FIRE

INSURANCE COMPANIES,

IN THE COMMONWEALTH,

EXHIBITING THEIR CONDITION

ON THE FIRST DAY OF DECEMBER, 1852.

	BOSTON.				
	Alliance.	City Mutual Marine and Fire.	Commercial Mutual Marine.	Equitable Safety.	New England Mutual Marine.
Amount of Assets,	$637,921 56	$440,826 57	$135,957 50	$816,101 51	$751,458 18
Cash,	41,902 85	37,657 32	687 98	8,666 34	7,424 97
Premium Notes on Risks terminated,	67,690 58	19,357 31	16,329 45	30,750 78	127,858 03
Premium Notes on Risks not terminated,	223,903 10	107,284 49	26,090 07	221,370 58	321,976 27
Other Notes, how secured, and for what given,	115,084 83	213,439 78	87,350 00	118,350 00	35,240 37
Debts due to the Company, and how originated, other than those above stated,	- -	- -	- -	- -	- -
All other Property, specifying amount and value of each kind of Property and Stocks,	189,320 40	63,087 67	5,500 00	436,963 81	258,958 54
Losses paid during the year ending December 1, on Marine Risks,	224,479 01	178,771 40	154,603 23	207,827 56	363,444 55
Return Premiums paid or credited during the same time on Marine Risks,	35,124 81	23,247 83	8,454 13	26,937 33	29,546 52
Losses paid on Fire Risks during the same time,	6,231 43	- -	- -	188 69	15,062 55
Amount of Losses ascertained and unpaid on Marine Risks,	- -	9,000 00	20,000 00	2,088 00	- -
Amount of Losses ascertained and unpaid on Fire Risks,	- -	- -	- -	- -	- -
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	42,000 00	19,000 00	12,639 00	67,852 00	50,000 00
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	- -	7,000 00	- -	- -	- -
Amount of Expenses paid,	9,217 74	11,386 89	5,263 41	10,110 61	11,461 44
Amount insured during the year on Marine Risks,	20,580,238 00	16,918,506 00	5,652,150 00	11,844,427 00	20,214,018 00

Amount of Premiums on Marine Risks,	426,007 03	371,839 54	137,269 84	300,616 43	472,477 33
Amount Insured during the year on Fire Risks,	6,762,028 00	5,185,338 00	– –	5,343,721 00	8,417,659 00
Amount of Premiums on Fire Risks,	12,783 65	8,992 86	– –	14,655 88	28,073 09
Amount of Marine Risks terminated,	18,580,860 00	11,388,634 00	3,898,794 00	11,703,805 00	18,715,336 00
Amount of Premium on Marine Risks terminated,	334,148 42	260,798 77	112,228 71	305,234 38	475,209 02
Amount of Fire Risks terminated,	5,419,753 00	3,963,388 00	– –	5,611,866 00	8,281,700 00
Amount of Premium on Fire Risks terminated,	8,341 64	5,640 19	– –	14,868 00	25,627 11
Amount of undetermined Marine Risks,	10,544,568 00	11,848,497 00	1,753,356 00	7,302,313 00	15,999,827 00
Amount of Premium on undetermined Marine Risks,	256,433 01	269,210 78	68,444 09	221,370 58	321,976 27
Amount of undetermined Fire Risks,	2,915,175 00	2,016,190 00	– –	1,908,641 00	5,615,207 00
Amount of Premium on undetermined Fire Risks,	8,892 37	5,838 55	– –	8,046 08	22,618 66
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	– –	– –	64,870 00	1,404 20	5,036 11
Highest rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest paid,	6 " "	6 " "	6 " "	6 " "	6 " "
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	– –	– –	– –	– –	– –
Amount of Premium included in the assets which the assured have the right to have indorsed on Notes making part of the assets above mentioned,	– –	– –	– –	– –	– –
Amount of delinquent Notes included in the assets above,	552 00	– –	7,061 81	1,723 25	3,000 00
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	82,129 89	52,661 49	19,446 51	251,089 21	310,989 42

	BOSTON.	GLOUCESTER.	NEW BEDFORD.		NEWBURYPORT.
	Triton Mutual Marine.	Gloucester Mutual Fishing.	Mutual Marine.	Union Mutual Marine.	Union Mutual Marine.
Amount of Assets,	$319,178 16	$111,911 92	$539,591 82	$369,212 72	$68,068 88
Cash,	2,301 74	– –	9,901 16	793 95	410 51
Premium Notes on Risks terminated,	918 50	20,470 60	17,621 69	6,007 71	3,949 37
Premium Notes on Risks not terminated,	13,058 37	241 32	208,529 73	142,411 06	3,951 88
Other Notes, how secured, and for what given,	302,900 00	91,200 00	226,444 24	220,000 00	61,000 00
Debts due to the Company, and how originated, other than those above stated,	– –	– –	– –	– –	– –
All other Property, specifying amount and value of each kind of Property and Stocks,	– –	100 00	77,095 00	– –	4,857 12
Losses paid during the year ending December 1, on Marine Risks,	*10,683 94	11,900 00	83,787 90	28,830 03	†2,749 03
Return Premiums paid or credited during the same time, on Marine Risks,	2,427 76	– –	8,920 25	5,742 04	84 54
Losses paid on Fire Risks during the same time,	2,227 50	– –	– –	– –	– –
Amount of Losses ascertained and unpaid on Marine Risks,	– –	22,350 00	4,429 02	– –	2,156 00
Amount of Losses ascertained and unpaid on Fire Risks,	– –	– –	– –	– –	– –
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	17,500 00	1,500 00	36,400 00	20,000 00	4,030 00
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	– –	– –	– –	– –	– –
Amount of Expenses paid,	4,885 09	– –	2,812 92	2,935 45	73 57
Amount Insured during the year on Marine Risks,	*10,498,214 00	475,396 00	1,883,126 00	2,835,262 00	†402,399 00

* Six months.

† From May last.

Amount of Premiums on Marine Risks,	203,383 30	20,711 92	83,793 66	108,750 24	†9,608 00
Amount Insured during the year on Fire Risks,	1,698,940 00	– –	– –	– –	†48,062 00
Amount of Premiums on Fire Risks,	3,341 17	– –	– –	– –	†80 18
Amount of Marine Risks terminated,	1,559,577 00	470,496 00	1,515,411 00	1,242,558 00	†312,324 00
Amount of Premium on Marine Risks terminated,	27,172 98	20,470 60	62,882 48	27,671 51	†5,688 27
Amount of Fire Risks terminated,	469,840 00	– –	– –	– –	†39,812 00
Amount of Premium on Fire Risks terminated,	621 31	– –	– –	– –	†57 24
Amount of undetermined Marine Risks,	8,938,637 00	4,900 00	3,608,264 00	2,787,395 00	90,075 00
Amount of Premium on undetermined Marine Risks,	176,210 32	241 32	208,529 73	142,411 06	†4,070 73
Amount of undetermined Fire Risks,	1,229,100 00	– –	– –	– –	†8,250 00
Amount of Premium on undetermined Fire Risks,	2,719 86	– –	– –	– –	22 94
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	2,750 00	– –	– –	15,000 00	– –
Highest Rate of Interest received,	6 per cent.	– –	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest paid,	6 " "	– –	6 " "	6 " "	– –
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	– –	– –	– –	205,579 33	– –
Amount of Premium included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned,	– –	– –	– –	14,420 67	– –
Amount of delinquent Notes included in the assets above,	– –	– –	4,268 09	718 58	– –
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	– –	– –	61,090 00	– –	– –

† From May last.

	IPSWICH.	PROVINCETOWN.			AGGREGATE.
	Massachusetts Fire and Marine.	Equitable Marine.			
Amount of Assets, ...	$65,061 25	$69,879 00	- -	- -	$4,325,169 07
Cash, ...	1,062 53	- -	- -	- -	110,809 35
Premium Notes on Risks terminated, .	1,641 75	9,955 00	- -	- -	322,550 77
Premium Notes on Risks not terminated, .	9,270 34	8,944 00	- -	- -	1,287,031 21
Other Notes, how secured, and for what given, ...	2,000 00	32,980 00	- -	- -	1,505,989 22
Debts due to the Company, and how originated, other than those above stated, .	1,086 63	- -	- -	- -	1,086 63
All other Property, specifying amount and value of each kind of Property and Stocks, ...	50,000 00	18,000 00	- -	- -	1,103,882 54
Losses paid during the year ending December 1, on Marine Risks, . . .	- -	20,654 00	- -	- -	1,287,730 65
Return Premiums paid or credited during the same time, on Marine Risks, . .	244 00	733 00	- -	- -	141,462 21
Losses paid on Fire Risks during the same time, ...	25 00	- -	- -	- -	23,735 17
Amount of Losses ascertained and unpaid on Marine Risks, ...	- -	3,900 00	- -	- -	63,923 02
Amount of Losses ascertained and unpaid on Fire Risks, ...	- -	- -	- -	- -	- -
Estimated Amount of Losses on Claims unliquidated on Marine Risks, . .	3,000 00	- -	- -	- -	273,921 00
Estimated Amount of Losses on Claims unliquidated on Fire Risks, . . .	- -	- -	- -	- -	7,000 00
Amount of Expenses paid, . . .	1,655 00	542 00	- -	- -	60,344 12
Amount Insured during the year on Marine Risks, ...	243,177 00	447,700 00	- -	- -	91,994,613 00

Amount of Premiums on Marine Risks, .	10,912 09	17,033 00	– –	– –	2,162,402 38
Amount Insured during the year on Fire Risks, ...	608,113 00	– –	– –	– –	28,063,861 00
Amount of Premiums on Fire Risks, .	6,356 33	– –	– –	– –	74,283 16
Amount of Marine Risks terminated, .	40,434 00	221,954 00	– –	– –	69,650,183 00
Amount of Premium on Marine Risks terminated, ...	1,641 75	5,496 00	– –	– –	1,638,642 89
Amount of Fire Risks terminated, . .	118,000 00	– –	– –	– –	23,904,359 00
Amount of Premium on Fire Risks terminated, ...	391 93	– –	– –	– –	55,547 42
Amount of undetermined Marine Risks, .	202,743 00	– –	– –	– –	63,080,575 00
Amount of Premium on undetermined Marine Risks, ...	9,270 34	– –	– –	– –	1,678,168 23
Amount of undetermined Fire Risks, .	490,113 00	– –	– –	– –	14,182,676 00
Amount of Premium on undetermined Fire Risks, ...	5,964 40	– –	– –	– –	54,102 86
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	– –	– –	– –	– –	89,060 31
Highest Rate of Interest received, . .	6 per cent.	6 per cent.	– –	– –	6 per cent.
Highest Rate of Interest paid, . . .	– –	6 " "	– –	– –	6 " "
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money, .	– –	– –	– –	– –	205,579 33
Amount of Premium included in the assets which the assured have the right to have endorsed on Notes making part of the assets above mentioned, ...	– –	– –	– –	– –	14,420 67
Amount of delinquent Notes included in the assets above, ...	73 00	– –	– –	– –	17,396 73
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years, .	– –	31,625 00	– –	– –	809,031 52

REMARKS.

Alliance, at Boston. Loan on collateral and personal security,	$15,084 83
Notes received under the Act of May 24th, 1851, in advance, for premiums, - - - -	100,000 00
"All other Property."	
Amount of subscriptions under the Act of May 24th, 1851, (not yet called in,) - - - -	100,000 00
32 shares Columbian Bank, - - - -	3,230 50
100 " Granite " - - - -	10,075 00
62 " Faneuil Hall " - - - -	6,138 50
30 " Union " - - - -	4,173 00
10 " N. England " - - - -	1,077 50
44 " State " - - - -	2,739 00
75 " Tremont " - - - -	8,193 75
35 " Eagle " - - - -	3,721 25
50 " Bay State " - - - -	5,000 00
75 " Merchants' " - - - -	8,418 75
12 " Shawmut " - - - -	1,326 00
50 " Fitchburg Railroad, - - -	5,526 50
50 " Boston and Providence Railroad, - -	4,500 00
50 " Eastern " - -	5,012 50
50 " Boston and Maine " - -	5,219 25
50 " Old Colony " - -	3,361 25
50 " Boston and Worcester " - -	5,191 25
Bonds, Michigan Central " - -	3,005 00
10 shares Vermont and Canada " - -	1,022 50
20 " Relief Steamboat Company, - -	2,000 00
Insurance Scrip, - - - - -	408 70
City Mutual Marine and Fire, at Boston. "Other notes, stating how secured, and for what given."	
Subscribers' Notes, - - - - -	207,100 00
Notes on demand, for money lent, - - -	6,339 78
"All other Property."	
Fire Policies unpaid, - - - - - -	304 17
25 shares Relief Steamboat Company's Stock, -	2,500 00
83 " State Bank, - - - -	5,415 75

150	“	Shoe and Leather Dealers' Bank,	$16,931 25
44	“	Bank of Commerce,	4,642 00
150	shares	Merchants' Bank,	17,012 50
25	“	Bay State “	2,562 50
40	“	Tremont “	4,470 00
70	“	North “	7,420 00
9	“	Providence Railroad,	792 00
10	“	Western “	1,037 50

Commercial Mutual Marine, at Boston. “Other Notes, stating how secured, and for what given.” “Subscription Notes for Marine Premiums.” “Personal Security,” $87,350. Additional Premium, 4,000. Salvage, 1,500. “Company's Notes for Loans and reinsurance.”

Equitable Safety, at Boston. “Other Notes, stating how secured, and for what given.” “21 Notes secured by Mortgage on Real Estate,” $73,850; 10 do secured by Loans on Collateral, 44,500.

“All other Property.”

Subscription to Safety Fund this year,	$152,800 00
100 shares Western Railroad Stock, at $100 per share; 10 do Eastern, do; 100 do Boston and Worcester, do; 100 do Boston and Providence, do; 26 do Pittsfield and North Adams, do; 50 do Vermont and Canada, do;	47,600 00
15 certificates of City of Portland Scrip,	15,000 00
30 shares Steam Tow-boat Stock,	3,000 00
Insurance Scrip,	10,981 56
Fire Policies, not delivered,	382 25
1 Cape Cod Branch Railroad Bond,	5,000 00
10 Rutland and Burlington Railroad Bonds,	10,000 00
20 Boston, Concord, and Montreal Railroad Bonds,	20,000 00
7 Cheshire “ “	4,200 00
350 shares Merchants' Bank,	3,500 00
100 “ Atlas “	10,000 00
300 “ North “	30,000 00
100 “ Granite “	10,000 00
250 “ Traders' “	25,000 00
100 “ Bank of North America, N. Y.,	10,000 00
150 “ Tremont Bank,	15,000 00
62 “ Boylston “	6,200 00
100 “ Eagle “	10,000 00
30 “ State “	1,800 00
100 “ Globe “	10,000 00
20 “ Massachusetts	5,000 00
“Amount of Debts owed by Company,” &c.	
Interest Dividends unpaid, due to holders of Scrip,	1,404 20

New England Mutual Marine, at Boston. "Other Notes, stating how secured, and for what given."

Loans on personal and collateral security,	$35,240 37

"All other Property."

Bonds and Mortgages, Real Estate, city of Boston,				17,000 00
121 shares		Merchants' Bank,		12,549 25
36	"	Eagle "		3,708 00
5	"	Atlantic "		477 50
200	"	Bank of Commerce,		20,000 00
35	"	Grocers' Bank,		3,462 20
20	"	City "		1,610 00
90	"	Bank of North America,		9,022 50
68	"	Shawmut Bank,		6,547 25
46	"	Exchange "		4,679 58
19	"	Washington "		1,890 50
40	"	Atlas "		3,715 00
34	"	State "		2,065 50
89	"	North "		8,331 75
120	"	Traders' "		11,750 00
106	"	Tremont "		10,894 50
155	"	Granite "		14,301 50
21	"	Lancaster "		2,374 00
100	"	Faneuil Hall "		10,000 00
20	"	Rockport, "		2,000 00
400	"	Boston and Maine Railroad,	cost	40,332 99
63	"	Eastern "	"	6,463 50
100	"	Western "	"	10,191 76
5	"	Cheshire "		500 00
Northern Railroad Bonds,				15,500 00
Michigan Central Railroad Bonds,				5,000 00
Cape Cod Branch " "				3,500 00
Boston, Concord, and Montreal Railroad Bonds,				20,000 00
100 shares Manchester and Lawrence Railroad,				10,000 00
Fire Policies, unpaid,				1,090 96

Triton Mutual Marine, at Boston. "Other Notes, stating how secured, and for what given."

Subscribers' Notes,	$302,900 00

Gloucester Mutual Fishing, at Gloucester, "Other Notes, stating how secured, and for what given."

"Stock Notes given, $200 on each 1,000,"	$91,200 00

"All other Property," &c.

Office Furniture,	100 00

"Amount of expenses paid." Do not pay expenses of office till January 1st.

"Our office closes its business annually in January, at which time all the accounts of the Company are adjusted. Until that time it is quite impossible to present an intelligent view of the operations and condition of it. The law making it necessary that this return should be made to December 1, we present the best view of it possible.

Joshua P. Trask, Secretary."

Mutual Marine, at New Bedford. "Other Notes, stating how secured, and for what given."

Endorsed notes discounted, or received in exchange for premium notes,	$6,640 21
Subscriptions for premium in advance,	219,804 03
"All other property, specifying amount, value," &c.	
Office and Furniture,	1,500 00
104 shares Mechanics' Bank,	10,400 00
212 " Marine "	21,200 00
220 " Commercial "	22,000 00
230 " Merchants', "	23,000 00

Union Mutual Marine, at New Bedford. "Other Notes, stating how secured, and for what given."

Subscriptions for premiums in advance,	$220,000 00
"Amount of Debts owed by the Company, other than those for losses mentioned, state for what and how secured."	
The Company's Note on demand, without security, to pay Marine losses,	15,000 00

Union Mutual Marine, at Newburyport. "Other Notes, stating how secured, and for what given."

Notes of subscribers to stock,	$54,900 00
Cash,	6,100 00
"All other Property, specifying amount, value," &c.	
32 shares Merchants' Bank Stock, in Newburyport,	1,169 12
10 " Boston and Worcester Railroad,	1,030 00
10 " Western "	1,047 50
11 " Concord "	610 50
Deposit in Savings Bank, Newburyport,	1,000 00

Massachusetts Fire and Marine, at Ipswich. "Other Notes, stating how secured, and for what given."

Lent money, secured by 20 shares Bank of Commerce,	$2,000 00
"All other Property," &c.	
Original subscription,	50,000 00

Equitable Marine, at Provincetown. "Other Notes, stating how secured, and for what given."

Notes secured by Mortgage on Real Estate,	$24,980 00
" with securities holding Real Estate,	8,000 00

"All other Property," &c.

60 shares Mechanics' Bank, Boston,	6,000 00
120 " Freeman's " "	12,000 00

MUTUAL FIRE

INSURANCE COMPANIES.

	BOSTON.				
	Boston Manufacturing Mutual Fire. Commenced Sept. 14, 1850.	L'g Pond Mutual Fire. Commenced November, 1843.	Massachusetts Mutual Fire. Commenced March 21, 1798.	Mechanics' Mut'l Fire. Commenced September 1, 1836.	People's Mutual Fire. Commenced April 1, 1847.
Amount Insured by existing Policies, . .	$3,914,821 00	$404,360 00	$13,406,910 00	$14,386,905 00	$2,257,714 00
Amount of Premiums and Deposits received on same, ...	220,788 30	7,907 00	214,386 33	334,512 18	85,130 36
Portion of Premiums and Deposits received in Money, ...	36,798 05	5,257 29	214,386 33	169,427 36	28,882 15
Portion of Premiums and Deposits received in Notes, ...	183,990 25	2,649 71	- -	165,084 82	56,248 21
Amount of Assets other than Notes received for Premiums and Deposits, state particularly of what they consist, ...	58,827 02	16,850 78	217,071 44	142,422 30	17,661 86
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	2,103 87	2,237 51	55,082 07	129,752 57	68,945 00
Amount assessed on Notes for the same period, ...	- -	277 19	- -	- -	20,728 28
Amount assessed beyond the amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to assessment, in addition to the amount already collected, ...	- -	15,814 00	428,772 66	644,140 57	141,378 57
Amount of Assessments uncollected, . .	- -	31 12	- -	- -	7,846 82
Amount of Dividends paid to Policy-holders during same period, ...	19,705 82	2,533 07	145,586 30	193,957 34	107,386 30
Amount of Policies terminated the past year, ...	3,336,185 00	204,960 00	2,039,625 00	3,732,260 00	2,230,098 00

Amount of Policies issued the past year,	3,914,821 00	304,860 00	2,425,650 00	4,024,005 00	1,764,313 00
Amount of Premiums and Deposits received for said Policies,	220,788 30	5,230 85	39,071 05	84,907 04	63,827 46
Amount of Losses paid the past year,	119 90	569 46	33,345 12	45,944 40	22,816 77
Amount of Losses ascertained and unpaid,	7,500 00	3,063 55	75 00	159 85	7,680 00
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	13,838 09
Amount of Assesssments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	5,291 90	1,283 49	35,561 72	49,456 80	33,687 75
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	600 00	2,267 65	451 31	11,000 00	2,000 00
Highest Rate of Interest paid,	– –	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest received,	6 per cent.	6 " "	6 " "	6 " "	8 " "
Amount Insured on Real Estate,	3,914,821 00	218,750 00	13,406,910 00	13,991,040 00	758,979 00
Amount Insured on Personal Property,		185,610 00	– –	395,865 00	1,005,334 00
Amount Insured on First Class,	– –	– –	– –	– –	448,390 00
Amount Insured on Second Class,	– –	– –	– –	– –	1,315,923 00
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	– –	– –	– –	11,116 45
Premiums and Deposits received in Second Class,	"All good Property."	"Risks not Classed."	– – "No such Classes."	– – "Risks not Classed."	52,711 01
Premiums and Deposits received in Third Class,	– –	– –			– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	– –	– –	– –
Losses in Second Class,	– –	– –	– –	– –	22,816 77
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

	BOSTON.				CHELSEA.
	Real Estate Mut'l Fire. Commenced January 1, 1847.	South Mutual Fire. Commenced June 1, 1845.	State Mutual Fire. Commenced May 1, 1843.	Union Mutual Fire. Commenced May 1, 1843.	Chelsea Mutual Fire. Commenced May 21, 1847.
Amount Insured by existing Policies, . .	$692,558 00	$178,685 00	$3,376,896 00	$4,465,046 00	$1,242,328 00
Amount of Premiums and Deposits received on same, ...	27,190 68	3,511 78	100,990 44	109,231 07	94,623 46
Portion of Premiums and Deposits received in Money, ...	7,995 66	2,286 00	56,143 42	54,615 53	13,640 81
Portion of Premiums and Deposits received in Notes, ...	20,195 02	1,225 76	44,847 02	54,615 53	80,982 65
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	- -	743 66	41,340 85	38,977 85	11,155 76
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	3,912 85	3,782 20	75,434 97	29,319 60	23,524 62
Amount Assessed on Notes for the same period, ...	2,662 13	1,052 58	33,881 95	- -	3,185 06
Amount Assessed beyond the Amount of Notes, ...	1,331 06	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	46,100 43	7,023 56	145,837 46	218,462 14	- -
Amount of Assessments uncollected, . .	628 95	117 60	7,815 37	- -	2,192 96
Amount of Dividends paid to Policy-holders during same period, ...	- -	6,087 06	42,701 02	45,601 92	1,224 39
Amount of Policies terminated the past year, ...	123,825 00	174,485 00	1,954,376 00	982,036 00	965,539 00

Amount of Policies issued the past year,	739,658 00	156,435 00	1,702,804 00	1,572,756 00	1,079,004 00
Amount of Premiums and Deposits received for said Policies,	27,754 10	2,501 78	39,884 37	33,342 39	71,207 14
Amount of Losses paid the past year,	– –	604 50	11,216 27	18,351 29	4,739 90
Amount of Losses ascertained and unpaid,	– –	– –	1,950 00	– –	1,954 50
Amount of Assessments on Notes the past year,	– –	– –	3,591 44	– –	1,415 97
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	1,350 30	11,382 62	12,600 41	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	– –	– –	1,988 59	2,954 50
Highest Rate of Interest paid,	– –	– –	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest received,	6 per cent.	– –	6 " "	6 " "	6 " "
Amount Insured on Real Estate,	349,096 00	110,325 00	2,756,866 00	4,075,850 00	745,025 00
Amount Insured on Personal Property,	390,562 00	68,360 00	620,030 00	389,196 00	497,303 00
Amount Insured on First Class,	102,791 00	– –	– –	– –	341,697 00
Amount Insured on Second Class,	187,738 00	– –	– –	– –	606,657 00
Amount Insured on Third Class,	206,319 00	– –	– –	– –	293,974 00
Amount Insured on Fourth Class,	242,810 00	– –	– –	– –	– –
Premiums and Deposits received in First Class,	5,533 70	– –	– –	– –	37,558 72
Premiums and Deposits received in Second Class,	7,346 65	"No Classification."	"Not Classified."	– –	26,609 82
Premiums and Deposits received in Third Class,	5,549 16	– –	– –	– –	30,454 92
Premiums and Deposits received in Fourth Class,	9,324 59	– –	– –	– –	– –
Losses in First Class,	– –	– –	– –	– –	5,957 20
Losses in Second Class,	– –	– –	– –	– –	11,447 42
Losses in Third Class,	– –	– –	– –	– –	6,120 00
Losses in Fourth Class	– –	– –	– –	– –	– –

	ANDOVER.	DANVERS.	GEORGETOWN.	GLOUCESTER.	GROVELAND.
	Merrimack Mut'l Fire. Commenced April 21, 1828.	Danvers Mutual Fire. Commenced August 1, 1829.	Farmers' Mutual Fire. Commenced September 24, 1844.	Annisquam Mut'l Fire. Commenced December 28, 1847.	Groveland Mut'l Fire. Commenced 1828.
Amount Insured by existing Policies, . .	$2,018,887 00	$703,865 00	$2,607,405 66	$73,655 00	$393,048 00
Amount of Premiums and Deposits received on same, ...	87,470 22	38,774 96	162,359 68	5,012 17	11,791 00
Portion of Premiums and Deposits received in Money, ...	14,578 37	12,924 99	8,117 98	195 37	About 166 66
Portion of Premiums and Deposits received in Notes, ...	72,891 85	25,849 97	154,241 70	4,816 80	11,790 00
Amount of Assets other than Notes received for Premiums and Deposits, state particularly of what they consist, ...	– –	11,624 83	– –	310 71	80 29
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	15,338 71	1,591 38	9,500 84	– –	1,420 00
Amount Assessed on Notes for the same period, ...	7,136 87	– –	3,612 40	204 00	1,765 37
Amount Assessed beyond the Amount of Notes, ...	– –	– –	– –	– –	– –
Amount of liability of parties Insured to Assessment, in addition to the amount already collected, ...	211,675 55	– –	– –	– –	– –
Amount of Assessments uncollected, . .	509 66	– –	1,119 75	115 34	2 10
Amount of Dividends paid to Policy-holders during same period, ...	– –	– –	– –	– –	– –
Amount of Policies terminated the past year, ...	407,367 00	106,930 00	725,464 67	4,725 00	17,175 00

Amount of Policies issued the past year,	398,790 00	120,640 00	857,545 00	11,550 00	38,798 00
Amount of Premiums and Deposits received for said Policies,	17,164 32	6,671 04	53,009 85	801 13	1,170 50
Amount of Losses paid the past year,	3,365 22	– –	2,505 55	– –	620 00
Amount of Losses ascertained and unpaid,	950 00	– –	1,067 00	– –	200 00
Amount of Assessments on Notes the past year,	7,136 87	– –	2,219 75	– –	720 97
Amount of Assessments the past year beyond the Amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	– –	– –	– –	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	– –	3,000 00	– –	– –
Highest Rate of Interest paid,	6 per cent.	– –	6 per cent.	– –	– –
Highest Rate of Interest received,	6 " "	6 per cent.	6 " "	6 per cent.	– –
Amount Insured on Real Estate,	1,848,612 00	703,865 00	– –	68,505 00	343,000 00
Amount Insured on Personal Property,	170,275 00	– –	– –	5,150 00	50,000 00
Amount Insured on First Class,	– –	– –	857,545 00	– –	– –
Amount Insured on Second Class,	– –	– –	– –	– –	– –
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	– –	53,009 85	– –	– –
Premiums and Deposits received in Second Class,	– –	"Risks not Classified."	– –	– –	– –
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	1,137 00	– –	– –
Losses in Second Class,	– –	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

	HAVERHILL.	IPSWICH.	LYNN.		NEWBURYPORT.
	Haverhill Mutual Fire. Commenced December 25, 1841.	Hancock Mutual Fire. Commenced 1846.	Lynn Mutual Fire. Commenced August 1, 1828.	Sagamore Mutual Fire. Commenced April 6, 1852.	Newburyport Mutual Fire. Commenced August 1, 1829.
Amount Insured by existing Policies, . .	$1,621,323 00	$1,313,903 00	$1,193,645 00	$171,065 00	$580,447 00
Amount of Premiums and Deposits received on same, ...	179,129 18	71,049 46	80,928 26	12,152 00	20,819 46
Portion of Premiums and Deposits received in Money, ...	15,332 82	11,053 26	16,043 84	2,430 40	6,939 82
Portion of Premiums and Deposits received in Notes, ...	163,796 36	59,996 20	64,884 42	9,721 60	13,879 64
Amount of Assets other than Notes received for Premiums and Deposits, state particularly of what they consist, . . .	821 33	- -	17,674 37	2,430 40	7,500 00
Amount of Losses paid during the last five years or since the commencement of business, if less than five years, . . .	18,556 43	17,803 73	1,754 65	- -	723 67
Amount Assessed on Notes for the same period, ...	6,300 00	16,156 64	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties Insured to Assessment, in addition to the amount already collected, ...	487,089 08	139,048 92	80,928 26	12,152 00	62,458 38
Amount of Assessments uncollected, . .	76 81	8,912 90	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, ...	1,225 52	55,416 22	12,361 45	- -	- -
Amount of Policies terminated the past year, ...	324,861 00	889,752 75	161,250 00	- -	46,137 50

Amount of Policies issued the past year,	706,158 00	525,025 00	193,110 00	171,065 00	94,900 00
Amount of Premiums and Deposits received for said Policies,	85,214 73	18,682 30	80,928 26	12,152 00	3,292 23
Amount of Losses paid the past year,	4,404 52	7,210 19	9 43	– –	600 00
Amount of Losses ascertained and unpaid,	478 00	7,694 00	– –	– –	– –
Amount of Assessments on Notes the past year,	161 69	6,586 01	– –	– –	– –
Amount of Assessments the past year beyond the Amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	305 71	20,081 25	2,236 16	– –	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	478 00	8,384 00	– –	– –	– –
Highest Rate of Interest paid,	6 per cent.	6 per cent.	– –	– –	– –
Highest Rate of Interest received,	6 " "	– –	8 per cent.	4 per cent.	– –
Amount Insured on Real Estate,	1,059,283 00	886,507 00	1,070,730 00	74,405 00	552,797 00
Amount Insured on Personal Property,	562,040 00	427,396 00	122,915 00	96,660 00	27,650 00
Amount Insured on First Class,	356,030 00	1,079,137 00	1,193,645 00	171,065 00	– –
Amount Insured on Second Class,	495,016 00	234,766 00	– –	– –	– –
Amount Insured on Third Class,	441,955 00	– –	– –	– –	– –
Amount Insured on Fourth Class,	328,322 00	– –	– –	– –	– –
Premiums and Deposits received in First Class,	30,464 04	57,773 82	80,928 26	12,152 00	– –
Premiums and Deposits received in Second Class,	45,912 44	13,275 64	– –	– –	– –
Premiums and Deposits received in Third Class,	48,231 72	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	54,520 98	– –	– –	– –	– –
Losses in First Class,	511 00	4,863 06	9 43	– –	– –
Losses in Second Class,	3 00	12,940 67	– –	– –	– –
Losses in Third Class,	4,416 52	– –	– –	– –	– –
Losses in Fourth Class,	1,633 00	– –	– –	– –	– –

	SALEM.				SAUGUS.
	Essex Mutual Fire. Commenced September 5, 1829.	Hamilton Mutual Fire. Commenced March 20, 1852.	Holyoke Mutual Fire. Commenced May 23, 1843.	Salem Mutual Fire. Commenced May 14, 1838.	Saugus Mutual Fire. Commenced April 1, 1852.
Amount Insured by existing Policies, . .	$723,500 00	$2,478,950 00	$5,137,814 00	$699,575 00	$686,539 00
Amount of Premiums and Deposits received on same, ...	83,907 85	87,372 02	427,279 54	46,688 28	73,155 28
Portion of Premiums and Deposits received in Money, ...	16,781 57	31,262 17	16,267 53	11,672 07	- -
Portion of Premiums and Deposits received in Notes, ...	67,126 28	156,109 85	411,012 01	35,016 21	73,155 28
Amount of Assets other than Notes received for Premiums and Deposits, state particularly of what they consist, . . .	84,132 59	23,659 73	15,034 36	93,592 06	- -
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	3,692 60	4,263 62	59,178 05	8,472 55	3 00
Amount Assessed on Notes for the same period, ...	- -	- -	64,000 00	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties Insured to Assessment, in addition to the amount already collected, ...	151,034 13	- -	388,480 00	128,392 77	96 00
Amount of Assessments uncollected, . .	- -	- -	8,427 71	- -	- -
Amount of Dividends paid to Policy-holders during same period, ...	4,567 77	- -	- -	14,802 23	- -
Amount of Policies terminated the past year, ...	82,550 00	527,126 00	911,351 00	306,850 00	1,650 00

Amount of Policies issued the past year,	119,650 00	3,006,076 00	856,138 00	336,850 00	688,189 00
Amount of Premiums and Deposits received for said Policies,	13,482 45	234,149 22	51,560 79	22,497 28	73,335 28
Amount of Losses paid the past year,	24 60	4,263 62	12,736 14	– –	3 00
Amount of Losses ascertained and unpaid,	– –	4,003 00	652 00	– –	– –
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the Amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	1,272 04	– –	– –	2,044 92	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	– –	9,000 00	– –	96 00
Highest Rate of Interest paid,	– –	– –	6 per cent.	– –	6 per cent.
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 " "	6 per cent.	– –
Amount Insured on Real Estate,	699,350 00	– –	3,758,284 00	463,800 00	418,787 00
Amount Insured on Personal Property,	24,150 00	– –	1,379,530 00	235,775 00	267,752 00
Amount Insured on First Class,	– –	485,537 00	2,556,100 00	– –	– –
Amount Insured on Second Class,	– –	783,948 00	2,581,714 00	– –	– –
Amount Insured on Third Class,	– –	974,798 00	– –	– –	– –
Amount Insured on Fourth Class,	– –	961,992 00	– –	– –	– –
Premiums and Deposits received in First Class,	– –	19,676 88	190,467 92	– –	– –
Premiums and Deposits received in Second Class,	"Risks not Classed."	70,875 90	232,488 61	"Risks not Classed."	"All First Class."
Premiums and Deposits received in Third Class,	– –	63,442 98	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	70,153 46	– –	– –	– –
Losses in First Class,	– –	– –	837 06	– –	– –
Losses in Second Class,	– –	62 50	5,928 24	– –	– –
Losses in Third Class,	– –	3,180 33	– –	– –	– –
Losses in Fourth Class,	– –	5,549 05	– –	– –	– –

	WEST NEWBURY.	BRIGHTON.	CAMBRIDGE.	CHARLESTOWN.	CONCORD.
	West Newbury Mutual Fire. Commenced 1828.	Citizens' Mutual Fire. Commenced October 5, 1846.	Cambridge Mut'l Fire. Commenced January 13, 1834.	Charlestown M'l Fire. Commenced May 10, 1836.	Middlesex Mutual Fire. Commenced May 17, 1826.
Amount Insured by existing Policies, . .	$1,046,538 00	$2,962,682 00	$1,608,656 00	$2,807,252 00	$7,541,303 00
Amount of Premiums and Deposits received on same, ...	42,272 65	219,434 25	164,429 61	353,068 00	583,403 16
Portion of Premiums and Deposits received in Money, ...	– –	10,665 17	5,901 61	17,653 40	17,739 09
Portion of Premiums and Deposits received in Notes, ...	– –	208,769 08	158,528 00	335,414 60	565,664 07
Amount of Assets other than Notes received for Premiums and Deposits, state particularly of what they consist, ...	150 00	1,440 02	1,303 04	2,508 32	7,026 15
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	3,700 00	24,958 35	20,397 92	42,661 00	89,218 01
Amount Assessed on Notes for the same period, ...	– –	16,391 16	23,605 59	30,936 61	78,108 74
Amount Assessed beyond the Amount of Notes, ...	– –	– –	– –	– –	– –
Amount of liability of parties Insured to Assessment, in addition to the amount already collected, ...	– –	– –	1,050 00	322,131 39	578.978 08
Amount of Assessments uncollected, . .	– –	11,119 73	1,526 86	2,456 60	3,842 70
Amount of Dividends paid to Policy-holders during same period, ...	– –	2,453 60	– –	– –	– –
Amount of Policies terminated the past year, ...	31,234 00	813,415 00	237,569 00	249,941 00	1,246,875 00

Amount of Policies issued the past year,	81,870 00	1,124,381 00	241,130 55	357,575 00	1,042,784 00
Amount of Premiums and Deposits received for said Policies,	3,274 80	58,645 40	28,350 67	48,433 50	85,788 24
Amount of Losses paid the past year,	– –	3,617 32	3,272 00	14,186 13	15,939 70
Amount of Losses ascertained and unpaid,	– –	– –	1,050 00	300 00	4,335 00
Amount of Assessments on Notes the past year,	– –	2,614 50	4,355 47	22,455 80	– –
Amount of Assessments the past year beyond the Amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	1,405 18	– –	– –	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	200 00	2,673 78	1,224 99	6,700 00	– –
Highest Rate of Interest paid,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest received,	– –	6 " "	6 " "	6 " "	6 " "
Amount Insured on Real Estate,	– –	542,984 00	1,390,016 00	303,475 00	4,500,319 00
Amount Insured on Personal Property,	– –	581,397 00	218,640 00	54,100 00	1,102,595 00
Amount Insured on First Class,	– –	299,886 00	– –	– –	– –
Amount Insured on Second Class,	– –	824,495 00	– –	– –	– –
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	29,844 42	– –	– –	– –
Premiums and Deposits received in Second Class,	– –	31,032 47	– –	"All First Class."	"Risks not Classed."
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	2,614 50	– –	– –	– –
Losses in Second Class,	– –	1,002 83	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

	HOLLISTON.	LOWELL.		MARLBOROUGH.	WESTFORD.
	Holliston Mutual Fire. Commenced August 28, 1841.	Lowell Mutual Fire. Commenced May 8, 1832.	Traders' & Mechanics' Mutual Fire. Commenced June 1, 1848.	Marlborough Mutual Fire. Commenced June 1, 1836.	Westford Mutual Fire. Commenced 1840.
Amount Insured by existing Policies, . .	$1,221,329 00	$1,048,810 50	$3,654,174 00	$926,120 00	$121,390 00
Amount of Premiums and Deposits received on same, ...	89,112 46	109,798 59	295,659 19	66,015 00	8,290 47
Portion of Premiums and Deposits received in Money, ...	4,178 82	10,178 51	17,423 11	1,980 45	247 47
Portion of Premiums and Deposits received in Notes, ...	84,933 64	99,620 08	278,236 08	- -	8,049 00
Amount of Assets other than Notes received for Premiums and Deposits, state particularly of what they consist, ...	150 00	1,733 08	6,631 00	325 65	- -
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, ...	2,208 28	17,875 93	25,287 39	5,156 00	724 00
Amount Assessed on Notes for the same period, ...	- -	14,952 27	8,000 00	3,555 68	400 00
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties Insured to Assessment, in addition to the amount already collected, ...	84,933 64	866 00	556,472 16	62,460 00	400 00
Amount of Assessments uncollected, . .	- -	1,004 00	2,929 93	3,555 68	400 00
Amount of Dividends paid to Policy-holders during same period, ...	- -	- -	- -	- -	- -
Amount of Policies terminated the past year, ...	122,413 00	541,260 00	1,097,992 00	105,863 00	9,175 00

Amount of Policies issued the past year,	196,906 00	418,366 50	1,504,443 50	213,619 00	24,806 00
Amount of Premiums and Deposits received for said Policies,	17,621 89	29,661 55	42,293 47	15,468 00	1,552 24
Amount of Losses paid the past year,	1,388 00	2,400 00	7,900 62	3,500 00	524 00
Amount of Losses ascertained and unpaid,	– –	– –	150 00	1,050 00	200 00
Amount of Assessments on Notes the past year,	– –	– –	– –	3,555 68	400 00
Amount of Assessments the past year beyond the Amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	– –	– –	– –	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	1,000 00	– –	1,900 00	284 00
Highest Rate of Interest paid,	– –	6 per cent.	– –	6 per cent.	6 per cent.
Highest Rate of Interest received,	5 per cent.	6 " "	6 per cent.	6 " "	6 " "
Amount Insured on Real Estate,	1,084,679 00	843,393 50	4,225,761 32	– –	115,065 00
Amount Insured on Personal Property,	136,650 00	205,417 00	2,216,428 84	*926,120 00	13,450 00
Amount Insured on First Class,	– –	– –	3,288,528 00	926,120 00	13,000 00
Amount Insured on Second Class,	– –	– –	3,153,662 16	– –	450 00
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	– –	311,715 80	66,015 00	1,553 24
Premiums and Deposits received in Second Class,	– –	"There is but one Class."	170,771 81	– –	– –
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	9,402 00	3,150 00	724 00
Losses in Second Class,	– –	– –	15,885 39	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

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* Real and Personal.

	FITCHBURG.	MILFORD.	WORCESTER.		
	Fitchburg Mut'l Fire. Commenced September 1, 1847.	Milford Mutual Fire. Commenced January 1, 1852.	Manufacturers' Mutual Fire. Commenced August, 1834.	Merchants' & Farmers' Mutual Fire. Commenced Jan. 1, 1847.	Peoples' Mutual Fire. Commenced May 1, 1847.
Amount Insured by existing Policies, . .	$1,368,704 50	$220,156 00	$714,155 00	$9,866,564 00	$9,766,813 00
Amount of Premiums and Deposits received on same, ...	66,060 88	6,675 00	45,431 00	391,015 08	525,298 17
Portion of Premiums and Deposits received in Money, ...	16,515 22	2,225 00	9,453 00	130,338 36	131,327 54
Portion of Premiums and Deposits received in Notes, ...	49,545 66	4,450 00	35,978 00	260,676 72	393,970 63
Amount of Assets other than Notes received for Premiums and Deposits, state particularly of what they consist, . . .	13,236 01	900 00	1,217 25	60,539 74	112,223 05
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	12,641 69	- -	120,162 90	94,348 06	137,991 68
Amount Assessed on Notes for the same period, ...	4,357 47	- -	49,655 63	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties Insured to Assessment, in addition to the amount already collected, ...	132,121 76	11,125 00	3,000 00	- -	1,016,365 24
Amount of Assessments uncollected, . .	119 30	- -	1,518 97	- -	- -
Amount of Dividends paid to Policy-holders during same period, ...	3,436 01	- -	19,312 09	28,476 01	35,974 14
Amount of Policies terminated the past year, ...	377,891 00	- -	376,350 00	4,333,083 00	5,819,436 00

Amount of Policies issued the past year,	690,308 00	– –	1,090,505 00	4,992,461 00	7,347,059 00
Amount of Premiums and Deposits received for said Policies,	30,882 72	6,675 00	66,831 87	125,281 80	369,111 04
Amount of Losses paid the past year,	2,779 88	– –	21,500 00	25,707 30	53,260 71
Amount of Losses ascertained and unpaid,	159 45	– –	– –	19,000 00	8,933 67
Amount of Assessments on Notes the past year,	– –	– –	7,107 00	– –	– –
Amount of Assessments the past year beyond the Amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	1,207 60	– –	– –	10,436 96	12,703 47
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	87 32	– –	4,444 87	– –	2,356 15
Highest Rate of Interest paid,	6 per cent.	– –	6 per cent.	– –	– –
Highest Rate of Interest received,	6 " "	6 per cent.	6 " "	– –	6 per cent.
Amount Insured on Real Estate,	901,956 00	92,751 00	345,206 00	4,284,974 00	5,195,256 00
Amount Insured on Personal Property,	466,748 50	127,405 00	745,299 00	5,581,590 00	4,571,557 00
Amount Insured on First Class,	1,124,645 50	– –	319,900 00	– –	– –
Amount Insured on Second Class,	244,059 00	– –	770,605 00	– –	– –
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	68,484 32	– –	17,763 50	– –	– –
Premiums and Deposits received in Second Class,	42,147 76	" No Classes."	49,068 37	" Do not Classify."	– –
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	2,808 91	– –	9,500 00	– –	– –
Losses in Second Class,	9,992 23	– –	12,000 00	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

	WORCESTER.	NORTHAMPTON.	SPRINGFIELD.		WESTFIELD.
	Worcester Mut'l Fire. Commenced May 1, 1824.	Hampshire Mut'l Fire. Commenced July, 1832.	Hampden Mutual Fire. Commenced June 1, 1851.	Mutual Fire. Commenced July, 1827.	Westfield Mutual Fire. Commenced November 1, 1852.
Amount Insured by existing Policies, . .	$11,742,491 00	$2,724,814 00	$1,308,683 00	$1,785,241 50	$102,335 00
Amount of Premiums and Deposits received on same, ...	840,771 40	112,845 19	48,907 28	109,523 30	3,490 56
Portion of Premiums and Deposits received in Money, ...	168,154 28	37,615 06	19,173 48	22,330 16	1,163 52
Portion of Premiums and Deposits received in Notes, ...	672,617 12	75,230 13	42,679 49	89,320 64	2,327 04
Amount of Assets other than Notes received for Premiums and Deposits, state particularly of what they consist, . . .	137,228 92	- -	50,000 00	21,460 83	- -
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	56,740 64	13,191 19	11,494 66	7,388 62	- -
Amount Assessed on Notes for the same period, ...	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties Insured to Assessment, in addition to the amount already collected, ...	- -	- -	- -	- -	- -
Amount of Assessments uncollected, . .	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, ...	79,745 83	23,163 76	145 63	9,651 37	29 40
Amount of Policies terminated the past year, ...	1,485,006 00	468,450 00	719,651 00	267,155 00	1,300 00

Amount of Policies issued the past year,	2,437,822 00	644,723 00	1,314,807 00	335,540 00	106,335 00
Amount of Premiums and Deposits received for said Policies,	164,061 11	112,845 19	41,675 85	22,372 10	3,519 96
Amount of Losses paid the past year,	15,465 72	4,360 99	10,794 91	1,162 75	– –
Amount of Losses ascertained and unpaid,	2,655 00	– –	2,710 00	– –	– –
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assesssments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	19,139 10	5,745 95	145 63	2,180 99	29 40
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	1,000 00	– –	– –	– –	– –
Highest Rate of Interest paid,	6 per cent.	– –	– –	– –	– –
Highest Rate of Interest received,	6 " "	8 per cent.	6 per cent.	8 per cent.	– –
Amount Insured on Real Estate,	10,425,425 00	– –	508,694 00	335,540 00	59,760 00
Amount Insured on Personal Property,	1,317,066 00	– –	806,113 00	– –	42,575 00
Amount Insured on First Class,	– –	– –	– –	335,540 00	102,335 00
Amount Insured on Second Class,	– –	– –	– –	– –	– –
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	– –	– –	22,372 10	3,519 96
Premiums and Deposits received in Second Class,	Only one Class.	Only one Class.	– –	– –	– –
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	– –	1,162 75	– –
Losses in Second Class,	– –	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

	CONWAY.	GREENFIELD.	NORTH ADAMS.	PITTSFIELD.	STOCKBRIDGE.
	Conway Mutual Fire. Commenced August 11, 1849.	Franklin Mutual Fire. Commenced September 12, 1829.	Adams Mutual Fire. Commenced September 1, 1851.	Berkshire Mutual Fire. Commenced August 1, 1835.	Mechanics' & Farmers' Mutual Fire. Commenced June 1, 1848.
Amount Insured by existing Policies, . .	$3,245,158 00	$1,203,434 00	$189,560 00	$1,965,775 00	$934,990 75
Amount of Premiums and Deposits received on same, ...	91,166 17	64,857 35	5,114 46	64,780 80	33,783 76
Portion of Premiums and Deposits received in Money, ...	30,388 39	12,971 47	1,704 82	21,593 60	8,445 94
Portion of Premiums and Deposits received in Notes, ...	60,777 78	51,885 88	3,409 64	43,187 20	25,337 82
Amount of Assets other than Notes received for Premiums and Deposits, state particularly of what they consist, . . .	12,417 99	4,474 16	1,246 78	14,544 82	5,127 43
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	24,581 12	11,270 27	- -	8,820 67	3,271 56
Amount assessed on Notes for the same period, ...	- -	- -	- -	- -	- -
Amount assessed beyond the amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to assessment, in addition to the amount already collected, ...	- -	- -	- -	- -	67,567 52
Amount of Assessments uncollected, . .	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, ...	2,508 06	3,425 27	55 72	8,533 86	861 10
Amount of Policies terminated the past year, ...	1,271,732 00	177,819 00	23,507 00	273,393 00	41,457 00

Amount of Policies issued the past year,	1,537,058 00	178,045 12	96,159 00	282,551 00	132,602 00
Amount of Premiums and Deposits received for said Policies,	43,564 98	6,865 04	2,581 20	9,458 35	4,414 80
Amount of Losses paid the past year,	9,590 12	1,550 00	– –	1,408 00	383 25
Amount of Losses ascertained and unpaid,	3,701 00	– –	– –	– –	13 00
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	549 06	627 75	55 72	1,545 77	212 86
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	412 95	– –	– –	– –	336 68
Highest Rate of Interest paid,	6 per cent.	– –	– –	– –	6 per cent.
Highest Rate of Interest received,	6 " "	6 per cent.	6 per cent.	6 per cent.	6 " "
Amount Insured on Real Estate,	– –	1,053,004 75	53,618 00	1,857,564 00	643,391 25
Amount Insured on Personal Property,	*1,537,058 00	150,429 25	42,541 00	108,211 00	291,599 50
Amount Insured on First Class,	588,793 00	– –	96,159 00	1,965,775 00	– –
Amount Insured on Second Class,	948,265 00	– –	– –	– –	– –
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	13,560 96	64,857 35	2,581 20	64,780 80	– –
Premiums and Deposits received in Second Class,	30,004 02	– –	– –	– –	"But one Class."
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	967 25	18,601 77	– –	8,820 67	– –
Losses in Second Class,	6,762 15	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class	– –	– –	– –	– –	– –

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* Real and Personal.

	GREAT BARRINGT'N.	COHASSET.	DEDHAM.		QUINCY.
	Great Barringt'n Mutual Fire. Commenced January 1, 1852.	Cohasset Mutual Fire. Commenced March 1, 1846.	Dedham Mutual Fire. Commenced July 1, 1837.	Norfolk Mutual Fire. Commenced July 1, 1825.	Quincy Mutual Fire. Commenced May 28, 1851.
Amount Insured by existing Policies, . .	$105,405 00	$93,718 00	$298,178 00	$7,976,950 00	$1,061,045 00
Amount of Premiums and Deposits received on same, ...	3,042 18	5,800 75	15,877 95	509,618 30	45,476 36
Portion of Premiums and Deposits received in Money, ...	1,014 06	1,159 06	3,175 59	101,923 66	11,378 94
Portion of Premiums and Deposits received in Notes, ...	2,028 12	4,641 69	12,702 36	407,694 64	34,097 42
Amount of Assets other than Notes received for Premiums and Deposits, state particularly of what they consist, . . .	- -	- -	1,607 28	68,761 75	8,581 54
Amount of Losses paid during the last five years or since the commencement of business, if less than five years, . . .	- -	577 50	16,379 08	44,161 04	168 33
Amount Assessed on Notes for the same period, ...	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties Insured to Assessment, in addition to the amount already collected, ...	- -	- -	- -	- -	- -
Amount of Assessments uncollected, . .	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, ...	- -	- -	830 63	28,528 42	269 20
Amount of Policies terminated the past year, ...	- -	- -	292,698 00	1,006,349 00	161,972 00

Amount of Policies issued the past year,	105,405 00	– –	298,178 00	1,355,921 00	890,876 00
Amount of Premiums and Deposits received for said Policies,	3,042 18	250 00	15,877 95	78,818 45	35,892 40
Amount of Losses paid the past year,	– –	90 00	2,662 37	5,323 66	168 33
Amount of Losses ascertained and unpaid,	– –	– –	– –	2,794 25	– –
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the Amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	– –	– –	6,447 16	269 20
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	– –	900 00	– –	– –
Highest Rate of Interest paid,	– –	– –	6 per cent.	– –	– –
Righest Rate of Interest received,	– –	7 per cent.	– –	6 per cent.	6 per cent.
Amount Insured on Real Estate,	70,477 00	86,028 00	41,175 00	7,976,950 00	807,301 50
Amount Insured on Personal Property,	34,928 00	7,690 00	257,003 00	– –	450,496 50
Amount Insured on First Class,	105,405 00	– –	– –	– –	– –
Amount Insured on Second Class,	– –	– –	– –	– –	– –
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	3,042 18	– –	– –	– –	51,129 80
Premiums and Deposits received in Second Class,	– –	– –	"No Classes."	"No Classes."	No separate Classes.
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	– –	– –	– –
Losses in Second Class,	– –	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

	ROXBURY.	WEYMOUTH.	ATTLEBOROUGH.	NEW BEDFORD.	TAUNTON.
	City Mut'l Fire. Commenced August, 1846.	Weymouth & Braintree Mutual Fire. Commenced Aug. 1, 1833.	Attleborough Mutual Fire. Commenced July 1, 1845.	Bristol County Mutual Fire Commenced July 4, 1829.	People's Equitable Mutual Fire. Commenced Apr. 20, 1848.
Amount Insured by existing Policies, . .	$268,627 00	$886,937 00	$501,183 50	$4,379,365 50	$2,100,223 00
Amount of Premiums and Deposits received on same, ...	7,748 00	51,246 50	41,622 22	– –	83,449 64
Portion of Premiums and Deposits received in Money, ...	3,874 00	10,280 16	1,224 28	– –	16,689 92
Portion of Premiums and Deposits received in Notes, ...	3,874 00	40,966 34	40,397 94	390,526 03	66,759 72
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, ...	– –	6,733 05	– –	2,628 36	12,918 12
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	1,899 00	8,092 99	2,917 00	21,552 11	22,533 72
Amount Assessed on Notes for the same period, ...	– –	– –	2,199 60	14,269 90	16,354 12
Amount Assessed beyond the Amount of Notes, ...	– –	– –	– –	– –	– –
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	15,844 00	– –	300 00	– –	– –
Amount of Assessments uncollected, . .	– –	– –	5 04	– –	8,121 99
Amount of Dividends paid to Policy-holders during same period, ...	75 per cent.	8,096 86	– –	– –	– –
Amount of Policies terminated the past year, ...	20 00	267,341 00	86,370 00	738,900 00	– –

Amount of Policies issued the past year,	– –	310,735 00	119,282 50	765,825 00	1,022 00
Amount of Premiums and Deposits received for said Policies,	428 00	17,989 87	10,199 69	72,611 99	39,602 50
Amount of Losses paid the past year,	175 00	450 00	42 00	1,956 06	5,593 80
Amount of Losses ascertained and unpaid,	– –	– –	– –	– –	750 00
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	5,902 37
Amount of Assessments the past year beyond the Amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	1,664 27	– –	– –	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	– –	– –	– –	2,868 25
Highest Rate of Interest paid,	– –	– –	6 per cent.	– –	6 per cent.
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 " "	6 per cent.	6 " "
Amount Insured on Real Estate,	260,000 00	721,672 00	118,237 00	4,379,365 50	3,098,556 00
Amount Insured on Personal Property,	8,627 00	165,265 00	1,045 00	– –	1,054,762 00
Amount Insured on First Class,	– –	721,672 00	501,183 50	4,379,365 50	1,729,470 00
Amount Insured on Second Class,	– –	165,265 00	– –	– –	2,423,848 00
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	7,748 00	7,773 95	– –	390,526 03	73,564 39
Premiums and Deposits received in Second Class,	– –	10,215 92	– –	– –	48,783 27
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	175 00	375 00	– –	1,956 06	3,584 51
Losses in Second Class,	– –	75 00	– –	– –	18,949 21
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

	HINGHAM.	WAREHAM.	YARMOUTH.	AGGREGATE.
	Hingham Mutual Fire. Commenced September 1, 1826.	Plymouth County Mutual Fire. Commenced 1828.	Barnstable C'y Mutual Fire. Commenced August 1, 1833.	
Amount Insured by existing Policies, . .	$4,901,365 00	$180,707 00	$1,646,209 00	$159,206,886 91
Amount of Premiums and Deposits received on same, ...	322,766 31	10,539 95	64,135 89	8,088,688 79
Portion of Premiums and Deposits received in Money, ...	64,954 43	2,107 99	21,378 63	1,891,727 64
Portion of Premiums and Deposits received in Notes, ...	257,811 88	8,431 96	42,757 26	3,797,424 80
Amount of Assets other than Notes received for Premiums and Deposits, state particularly of what they consist, ...	52,100 24	– –	18,465 16	1,429,591 98
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	18,414 00	383 66	7,232 11	1,414,794 97
Amount Assessed on Notes for the same period, ...	– –	– –	– –	423,749 24
Amount assessed beyond the Amount of Notes, ...	– –	– –	– –	1,331 06
Amount of liability of parties Insured to Assessment, in addition to the amount already collected, ...	645,532 62	– –	128,271 78	7,136,303 67
Amount of Assessments uncollected, . .	– –	– –	– –	74,397 94
Amount of Dividends paid to Policy-holders during same period, ...	28,354 80	– –	29,784 46	966,798 63
Amount of Policies terminated the past year, ...	640,543 00	53,734 00	214,342 00	43,810,814 92

Amount of Policies issued the past year,	890,310 00	– –	314,857 00	57,252,036 17
Amount of Premiums and Deposits received for said Policies,	59,434 13	2,175 00	12,177 06	2,952,355 85
Amount of Losses paid the past year,	7,713 50	– –	392 29	398,708 29
Amount of Losses ascertained and unpaid,	35 00	*1,200 00	– –	86,463 27
Amount of Assessments on Notes the past year,	– –	– –	– –	88,964 35
Amount of Assessments the past year beyond the Amount of Notes,	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	6,902 74	– –	7,767 06	248,688 20
Amount of Debts owed by the Company for Money borrowed, or otherwise,	– –	– –	– –	68,609 04
Highest Rate of Interest paid,	6 per cent.	– –	– –	6 per cent.
Highest Rate of Interest received,	6 " "	6 per cent.	6 per cent.	8 " "
Amount Insured on Real Estate,	4,599,014 00	165,707 00	1,440,001 00	110,888,082 82
Amount Insured on Personal Property,	302,351 00	15,000 00	206,208 00	34,582,739 59
Amount Insured on First Class,	– –	180,707 00	– –	24,270,421 50
Amount Insured on Second Class,	– –	– –	– –	14,736,411 16
Amount Insured on Third Class,	– –	– –	– –	1,917,046 00
Amount Insured on Fourth Class,	– –	– –	– –	1,533,124 00
Premiums and Deposits received in First Class,	– –	10,539 95	– –	1,710,054 59
Premiums and Deposits received in Second Class,	Not Classed.	– –	Not Classed.	831,243 69
Premiums and Deposits received in Third Class,	– –	– –	– –	147,678 78
Premiums and Deposits received in Fourth Class,	– –	– –	– –	133,999 03
Losses in First Class,	– –	1,200 00	– –	101,173 94
Losses in Second Class,	– –	– –	– –	95,048 64
Losses in Third Class,	– –	– –	– –	13,716 85
Losses in Fourth Class,	– –	– –	– –	7,182 05

* In dispute.

REMARKS.

Boston Manufacturers' Mutual Fire. Amount of assets other than notes received for premiums and deposits, &c., is—bills receivable, $55,000; interest, 3,389 34; cash, 437 68.

Long Pond Mutual Fire. Amount of assets other than notes received for premiums and deposits, &c., is—cash, $602 67; notes receivable, 131 08; assessments on notes uncollected, and interest on the same, 32 99; interest on deposit notes, 270 04; liability of insured, 15,814.

Massachusetts Mutual Fire. Amount of assets other than notes received for premiums and deposits, &c., is—bank stocks, $117,200; notes and mortgages, 47,000; city of Boston notes, 48,000; cash on hand, 4,871 44.

Mechanics' Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—110 shares North Bank, $11,000; 213 shares State Bank, 12,780; 20 do Shoe and Leather Dealers', 2,000; 32 do Bunker Hill, 3,200; 33 do Massachusetts, 8,250; 49 do City, 4,900; 82 do Washington, 8,200; 20 do Globe, 2,000; 60 do Atlas, 6,000; 30 do Granite, 3,000; 62 do Atlantic, 6,200; 50 do Boylston, 5,000; 15 do Mechanics', 1,500; 26 do Merchants', 2,600; 76 do Grocers' 7,600; 22 do Bank of Commerce, 2,200; 50 do Traders', 5,000; 40 do Blackstone, 4,000; 10 do Faneuil Hall, 1,000; amount of United States stock, 9,000; notes receivable, 1,229 83; interest on deposit notes, 29,966 48; cash on hand, 5,795 99.

People's Mutual. Amount of assets other than notes received for premiums and deposits, is—cash, including due bills, $1,717 26; 20 shares Bank of Commerce, 2,010; 20 shares Portland, Saco and Portsmouth Railroad, 1,905; premium on policies not delivered, 4,182 78; assessments, 7,846 82.

South Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—cash, 743 66.

State Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—real estate at cost, $1,125; 20 shares North Bank, 2,050; 7 do Shawmut, 749; 10 do Bank of Commerce, 1,017 50; 25 do Blackstone, 2,396 25. 25 shares Manchester and Lawrence Railroad Company, 2,450. Cash on hand, 8,411 78; amount due on notes, including interest, 10,985 83; interest on deposit notes, 11,955 49.

Union Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—bank stocks, $24,561; railroad stocks, 4,578. Interest accrued on 54,046 69, being the amount of deposit notes, 9,053 55; premiums on policies not delivered, 244 43; cash on hand, 540 87.

Maverick Mutual Fire. The affairs of the late "Maverick Mutual Fire Insurance Company" were wound up, and a final dividend of the assets of the company made among the members April, 1851.

Chelsea Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—Tradesman's Bank stock, $5,000; cash, 6,155 76.

Bay State Mutual Fire. The office discontinued taking risks the first of July, 1851, and the affairs of the office were all put into the hands of the treasurer for settlement.

Merrimack Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—1 desk, 6 chairs, 1 stove.

Danvers Mutual Fire. Amount of assets othes than notes received for premiums and deposits, is—34 shares Danvers Bank, $3,400; 31 do Warren, 3,100; 20 do Village, 2,000; 21 do Asiatic, 600; 7 do Naumkeag, 700; 11 do Commercial, 733 33. Note of an individual, 220; cash on hand, 871 50.

Annisquam Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—$150 at interest on good security; 45 37 in hands of treasurer; 115 34 assets uncollected in hands of collector.

Groveland Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—cash, $80 29.

Haverhill. Amount of assets other than notes received for premiums and deposits, is—note on interest, $821 38.

Lawrence Mutual Fire. The Lawrence Mutual Fire Insurance Company was merged in the Bowditch office, of Salem, about one year since, and by an act of the last legislature those two companies, together with the Essex Mechanics', of Salem, were incorporated into a company called the "Hamilton."

Lynn Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—55 shares Lynn Mechanics' Bank, $3,300; 10 do Laighton, 1,000; 20 do Eastern Railroad, 2,000; 15 do Portsmouth, Portland and Saco Railroad, 1,500; interest notes secured by mortgages, 6,950; notes against city of Lynn, 1,500; cash on hand, 1,424 37.

Sagamore Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—cash, $2,430 40.

Marblehead Mutual Fire. "Discontinued taking risks in January last, and are closing up the business of the office."

Newburyport Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—100 shares Merchants' Bank of Newburyport, $3,500; 15 do Mechanics' do, 1,500; 21 do Ocean do, 1,050; 15 do Washington Bank, Boston, 1,500.

Essex Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—fees for policies, $224 74; liability of the assured secured by lien on the property insured, 83,907 85.

Hamilton Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—stocks, $3,058 25; notes of individuals, 6,644 92; cash on hand, 13,956 56.

Holyoke Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—5 shares Michigan Central Railroad stock, $560; $2,000 bonds Michigan Central Railroad convertible, 8 per cent., payable 1855, 2,173; $1,000 mortgage bond Rutland Railroad, 1863, 1,016; balances in agents' hands, 9,494 69; cash, 595 35; bills at office, 1,195 32.

Essex Mechanics' Mutual Fire. "No policies of insurance issued since October, 1851;" merged in the Hamilton Insurance Company by act of February 10, 1852.

Salem Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—fees for policies, $215 50; liabilities of the assured, secured by lien on the property insured, 93,376 56.

West Newbury Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—books, stationery, one fire proof safe, valued at $150.

Citizen's Mutual Fire, Brighton. Amount of assets other than notes received for premiums and deposits, is—cash on hand, $361 22; due from agents, 805 49; office furniture, stationery, &c., 273 31.

Cambridge Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—1 iron safe, $231 72; office furniture, 120; cash on hand, 951 32.

Charlestown Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—cash, $2,508 32.

Middlesex Mutual Fire, Concord. Amount of assets other than notes received for premiums and deposits, is—due from agents, $1,659 56; uncollected assessments, 3,842 70; real estate, 1,523 89.

Holliston Mutual Fire. Amount of assets other than notes received for premiums and deposits, is—iron fire safe, blank books, blank policies, applications, &c., all valued at $150.

Lowell Mutual Fire. Amount of assets other than notes received for premiums and deposits, are—assets, $1,733 08; in notes, 240 66; cash on hand, 276 08; cash in hands of agents, 212 29; assessments uncollected, 1,004 05.

Traders' and Mechanics' Mutual Fire, Lowell. "Amount of assets other than notes received for premiums and deposits," bank stock, cash, cash due from agents, uncollected assessments, $6,631.

Marlborough Mutual Fire, Marlborough. "Amount of assets other than notes received for premiums and deposits," cash in the treasury, $325 65. Amount insured on real and personal estate "connected," (see abstract.) "Losses in first class;" the amount given in the abstract is for "the past year."

Westford Mutual Fire, Westford. "Amount of debts owed by the company," $284, "borrowed."

Mutual Fire, Fitchburg. "Amount of assets other than notes received for premiums and deposits," notes secured by mortgages on real estate, $7,883; notes against divers persons not secured by mortgage, 3,687 44; money on hand, 1,665 57.

Milford Mutual Fire, Milford. "Amount of assets other than notes received for premiums and deposits," "two hundred dollars in cash;

one note on demand, given to the company by A. G. Peck, for five hundred dollars and interest, and indorsed by J. F. Alderman; one note on demand, given to the company by Sullivan Sumner, for two hundred dollars and interest; the furniture of the company's office, and its books and papers; also, one large salamander safe;" "amount of losses," "have made no losses;" "amount assessed on notes," "have made no assessments;" "amount of debts owed by the company," "about $20 for contingent expenses."

Manufacturers' Mutual Fire, Worcester. "Amount insured by existing policies," ("The year commencing January 1, 1852;") "amount of assets other than notes received for premiums and deposits," "$1,217 25, note secured by an indorser, balance cash."

Merchants' and Farmers' Mutual Fire, Worcester. "Amount of assets other than notes received for premiums and deposits," loans secured by mortgage on real estate, $12,066; loans on personal security, 37,132; 54 shares Central Bank, Worcester, 5,400; 15 Mechanics' do., 1,500; cash on hand, 2,591 74; amount due from agents, and for policies not delivered, 1,850.

People's Mutual Fire, Worcester. "Amount of assets other than notes received for premiums and deposits," "mortgages of real estate," $38,883; "bills receivable," 44,192 87; "cash in bank and in hands of agents," 29,147 18; "$50,000 of the assets above mentioned is a guarantee capital held to respond to existing policies, issued otherwise than on the mutual principle, to the amount of 1,549,641, being part of the amount insured as above mentioned, and 17,115 55 of the amounts received for premiums on existing policies was received on policies issued otherwise than on the mutual principle."

Worcester Mutual Fire, Worcester. "Amount of assets other than notes received for premiums and deposits," bank stock at par, $30,600; notes secured by mortgages, $92,802 97; notes secured by pledge of Bank stock, 2,579 20; do indorsers, 6,648; railroad bonds, 2,000; cash on hand, 2,598,75. Highest rate of interest received, "six per cent., except on bank stock."

Hampshire Mutual Fire, Northampton. "Highest rate of interest received," "six per cent. on money loaned, 4 to 8 per cent. for dividends on stocks."

Hampden S. and Mutual, Springfield. "Amount of assets other than notes received for premiums and deposits," "Guarantee capital $50,000, invested and secured by pledges of real estate, stocks, and personal security."

Mutual Fire Assurance, Springfield and vicinity. "Amount of assets other than notes received for premiums and deposits," 46 shares Chicopee Bank, $4,600; 42 do Springfield do, 4,200; 10 do John Hancock do, 1,000; 10 do Cabot do, 1,000; 25 do Hadley Falls do, 2,500; 40 do Bank of Commerce, Boston, 4,000; cash on hand, 2,160 83; cash note, 2,000.

Westfield Mutual Fire, at Westfield. "The applicants for insurance in this company met for choice of officers the 13th day of October, 1852, at which time the company was organized. There had been previously obtained applications for insurance to the amount of $1,200, several of which the directors have declined, and others wish policies to take effect at a subsequent date."

Conway Mutual Fire, Conway. "Amount of assets other than notes received for premiums and deposits," "10 shares Greenfield Bank stock," $1,050; "Money loaned on real estate and personal security," 7,610 64; "Cash on hand, and in the hands of agents, in transit from agents," 3,416 98; "Other property," 340 37.

Franklin Mutual Fire, Greenfield. "Amount of assets other than notes received in premiums and deposits." The answer is, "None, except 6 per cent. on premium money loaned on good personal security; present cash fund, $4,474 16;" "Losses in first class," (which embrace all,) 18,601 77, "*since the commencement*," September 12, 1829. "Amount of liability of parties insured to assessment, in addition to the amount already collected," "Twice the amount of premium money paid and the deposit note together."

Adams Mutual Fire, North Adams. Amount of assets other than notes received for premiums and deposits," "1 town order, bearing six per cent. interest," $335 11; "3 promissory notes, with securities, 6 per cent.," 600; "Interest account," 27 79; "In hands of agents," 86 78; "Cash on hand," 197 10. "Amount insured on real estate." This amount, instead of being given "*by existing policies*," is returned 53,618, the amount insured the "past year." The "amount on personal property" is also given for one year, and is 42,541. "Premiums and deposits received" are for the "past year."

Berkshire Mutual Fire, Pittsfield. "Amount of assets other than notes received for premiums and deposits," "notes on call, personally secured," $13,706 77; Note secured by mortgage on real estate, 200; cash on hand, 638 05.

Mechanics' and Farmers' Mutual Fire, Stockbridge. "Amount of assets other than notes received for premiums and deposits," "Stock of the Stockbridge and Pittsfield Railroad Company," $2,000; "Money loaned on call," 2,031 52; "Cash on hand, and in the hands of agents, in the course of transmission," 1,095 91; "Amount of losses ascertained and unpaid," 130 00; "The insured is absent, and no one authorized to receive this small sum. A claim of 1,500 is made against the company for a loss. The same, however, is refused by the company."

DEDHAM MUTUAL FIRE, Dedham. "Amount of assets other than notes received for premiums and deposits," "Ten shares of the capital stock of the Dedham Bank," valued at $1,100; "Balance due for unsettled policies," December 1, 1852, 507 28.

NORFOLK MUTUAL FIRE, Dedham. "Amount of assets other than notes received for premiums and deposits." "The amount of premium received by the company, and not expended in the payment of losses and expenses, is invested as follows, viz.: in real estate $10,000; in loans secured by mortgage on real estate, 51,214 80; rents accrued and unpaid, December 1, 1852, 422 00; balance due to company on unsettled policies, 4,986 29; balance of cash in the treasury, December 1, 1852, 2,138 66." "Amount insured on personal property," "None except small sums on furniture, included in the amount on real estate."

QUINCY MUTUAL FIRE, Quincy. "Amount of assets other than notes received for premiums and deposits," cash loaned on pledge of stock and other securities, $2,900; do deposited in Quincy Savings Bank, 1,000; do in Quincy Stone do, 508 12; do on hand, 34 00; do loaned Quincy Savings Bank, 1,000; Vermont Central Railroad first mortgage bonds, 542 95; 5 shares in Grocers' Bank, Boston, 522 50; 5 do Traders' do, 512 50; balance in hands of agents, 1,561 47. "Amount of liability of parties insured, to assessment, in addition to the amount already collected," "No assessments have been laid; insured are liable to amount of deposit notes." "Amount of debts owed by the company for money borrowed, or otherwise," "None, except some small items of expense and some dividends uncalled for." "Amount insured on real estate" and "on personal property," "Not deducting expired and cancelled policies," (see abstract).

WEYMOUTH AND BRAINTREE MUTUAL FIRE, Weymouth. "Amount of assets other than notes received for premiums and deposits," 8 shares Weymouth and Braintree Bank, and interest, $808; Old Colony Railroad bonds, 513 50; Vermont and Massachusetts do, 513 50; amount loaned on mortgage, 1,821 15; amount loaned on personal security, 1,070 09; real estate, 100 00; cash due from agents, 293 55; cash on hand, 1,613 26.

BRISTOL COUNTY MUTUAL FIRE, New Bedford. "Amount of assets other than notes received for premiums and deposits," bills receivable, $26 40;

cash, 2,601 96. "This company confines itself to the insurance of dwellings and real estate of the first class only. At the time of effecting insurance it receives in cash five per cent. on the amount of the premium note, and as its necessities require, makes assessments on the notes. Two assessments have been made within five years, one in 1849 of two per cent., and one in 1851 of two per cent., so that a person who has been insured for five years has paid 9 per cent. on his premium note."

People's Equitable Mutual Fire, Taunton. "Amount of assets other than notes received for premiums and deposits," cash on hand, $791 97; bills receivable and due from agents, 12,126 15.

Hingham Mutual Fire, Hingham. "Amount of assets other than notes received for premiums and deposits," "Notes secured by mortgages upon real estate," $25,043; "Notes with personal security," 2,910; "Notes secured by pledge of stocks," 2,250; "18 shares Old Colony Railroad," 1,595; "Old Colony Railroad bonds," 1,300; "Rutland and Burlington Railroad mortgage bond," 992; "40 shares Hingham Bank stock," 2,800; "20 do Old Colony do," 2,000; "10 do Abington do," 1,000; "10 do Globe do," 1,000; "13 do Hamilton do," 1,300; "16 do Eagle do," 1,600; "12 do Union do," 1,200; "25 do State do," 1,500; "20 do Bank of North America do," 2,000; "9 do Bank of Commerce do," 900; "Real estate," 1,443; "Cash on hand," 1,262 24.

Plymouth County Mutual Fire, Wareham. "Amount of liability of parties insured to assessment, in addition to the amount already collected." "Accounts kept individually; and losses in proportion to time insured." "Amount of dividends paid to policy-holders the past year," "their premiums and deposits for one year and their balance previously."

Barnstable County Mutual Fire, Yarmouth Port. "Amount of assets other than notes received for premiums and deposits," "10 shares Tremont Bank stock, Boston," $1,000; "10 do Falmouth Bank do, Falmouth," 1,000; "6 do Barnstable do, Yarmouth," 600; "14 do Cape Cod Branch Railroad," 700; "Note of hand, with satisfactory security, including interest due thereon," $14,800 86: "Cash on hand," 364 30. "Amount of dividends paid to policy-holders" during last five years, in cash, 9,287 26; in deposit notes, 20,497 20; "Amount of dividends paid to policy-holders the past year," in cash, 2,253 58; in deposit notes, 5,513 48.

Note.—In the printed blank the 14th interrogatory requires the "Amount of dividends paid to policy-holders" during the last five years, or since the commencement of business, if less than five years." In answer to this question, in some of the returns, the *per centage* is given and not the *amount.* The two succeeding questions, numbered 15 and 16, are also imperfectly answered. The "*amount* of policies terminated," and those "issued the past year," is required, whereas some of the returns only indicate the *number* of *policies* and not the *amount.*

Some of the returns state the "amount insured by existing policies," and then in answer to the 26th and 27th interrogatories, requiring the *proportions* of that amount insured on "Real Estate" and "Personal Property," give only the "Amount of policies issued the past year," leaving a *conjecture* as to the amount insured on those two species of property, by *existing policies*, from those issued the past year, being an uncertain basis of calculation.

Attention is directed to these erroneous returns for the purpose of obviating, in future, all misapprehension of the true import of the interrogatories.

1853
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INSURANCE ABSTRACT

FOR

DECEMBER, 1853.

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES

IN MASSACHUSETTS,

EXHIBITING THE CONDITION OF THOSE INSTITUTIONS

ON THE

FIRST DAY OF DECEMBER,

1853.

PREPARED FROM OFFICIAL RETURNS,

By EPHRAIM M. WRIGHT,

Mass., SECRETARY OF THE COMMONWEALTH.

BOSTON:
WILLIAM WHITE, PRINTER TO THE STATE.
1854.

SEP 18 1924

STATE HOUSE, BOSTON

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Commonwealth of Massachusetts.

Secretary's Office,
Dec. 31, 1853.

To the Honorable Senate and House of Representatives:—

I respectfully submit the following Abstract of Returns from Insurance Companies with Specific Capital; the Mutual Marine, Mutual Fire and Marine; and the Mutual Fire Insurance Companies, agreeably to the provisions of the Acts of 1837, chap. 192, of 1842, chap. 9, and of 1852, chap. 227.

EPHRAIM M. WRIGHT, Sec'y.

An Act concerning Insurance Companies.

Sect. 1. From and after the first day of March, in the year one thousand eight hundred and forty-two, the Secretary of each Insurance Company in the Commonwealth with Specific Capital, and those denominated Marine Mutual Insurance Companies, shall file a notice of the acceptance, refusal or discontinuance of their respective charters, with the Secretary of the Commonwealth, within ten days of such acceptance, refusal or discontinuance thereof.

Sect. 2. In case the proprietors of any charter, hereafter granted for an Insurance Company, shall not notify the Secretary of the Commonwealth of their acceptance of the same, within one year from the passage of their act of incorporation, said charter shall be void.—[February 22, 1842.]

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES

INCORPORATED WITH SPECIFIC CAPITAL:

SHOWING THE STATE OF SAID CORPORATIONS

ON THE FIRST DAY OF DECEMBER, 1853.

	BOSTON.				
	American.	Boston.	Boylston Fire and Marine.	Cochituate.	Elliot.
Capital,	$300,000 00	$300,000 00	$300,000 00	$150,000 00	$154,000 00
United States Stocks and Treasury Notes,	– –	– –	– –	– –	– –
Massachusetts Bank Stocks,	223,980 00	210,000 00	264,500 00	106,995 84	66,700 00
State Stock,	– –	– –	– –	– –	– –
Loans on Bottomry and Respondentia,	– –	– –	– –	– –	– –
Invested in Real Estate,	40,000 00	– –	– –	– –	– –
Secured by Mortgage on the same,	6,000 00	21,225 27	11,000 00	45,000 00	57,400 00
Loans on Collateral and Personal Security,	17,000 00	13,136 50	76,500 00	5,400 00	2,353 75
Loans on Personal Security only,	– –	– –	– –	– –	– –
Cash on hand,	8,990 43	2,675 68	768 22	992 21	4,941 72
Reserved or Contingent Fund,	– –	13,124 43	– –	– –	– –
Invested in Railroad Stock,	82,402 50	60,500 00	26,809 50	14,370 66	42,250 50
Losses ascertained and unpaid,	– –	– –	– –	5,030 00	10,000 00
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	17,400 00	23,850 00	31,400 00	– –	– –

Amount of Premium Notes on Risks terminated, .	21,786 74	18,626 98	20,579 02	- -	- -
Amount of Premium Notes on Risks not terminated, .	86,807 84	105,263 36	116,976 92	- -	- -
Total Amount of Premium Notes, . . .	108,594 58	123,890 34	137,555 94	- -	- -
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	3,000 00	- -	- -	- -	- -
At Risk,—Marine, ...	4,198,844 00	2,826,400 00	4,293,938 00	- -	- -
At Risk,—Fire, ...	3,229,580 00	- -	4,461,243 00	2,190,741 00	3,070,133 00
Amount of Premiums on Fire Risks, undetermined, .	22,107 21	- -	24,813 40	17,450 48	21,432 02
Average Annual Dividends for five preceding years, or since incorporated, ...	17 per cent.	8 per cent.	12¼ per cent.	3 ⅝ per cent.	2½ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia, ...	6 per cent.	6 per cent.	6 per cent.	6 per cent.	- -
Highest Rate of Interest or Discount paid for moneys borrowed by the Company, ...	6 per cent.	6 per cent.	- -	6 per cent.	- -
Amount Borrowed, and on what security, . .	- -	15,000 00	- -	- -	- -
Amount of Capital Stock pledged to the Company, .	- -	- -	- -	- -	- -
Amount of Fire Losses paid the last year, . .	33,116 21	- -	18,413 56	17,216 21	13,555 74
Amount of Marine Losses paid the last year, . .	105,583 47	168,364 53	225,560 41	- -	- -
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	- -	- -	- -	- -	- -

	BOSTON.				
	Fireman's.	Franklin.	Hope.	Manufacturers'.	Mercantile Marine.
Capital,	$300,000 00	$300,000 00	$200,000 00	$400,000 00	$300,000 00
United States Stocks and Treasury Notes,	5,000 00	10,000 00	– –	– –	– –
Massachusetts Bank Stocks,	239,905 00	222,840 00	161,760 00	331,967 35	306,025 00
State Stock,	– –	16,360 00	– –	– –	– –
Loans on Bottomry and Respondentia,	– –	2,500 00	– –	– –	– –
Invested in Real Estate,	35,000 00	– –	– –	27,555 30	– –
Secured by Mortgage on the same,	109,100 00	13,100 00	– –	175,200 00	– –
Loans on Collateral and Personal Security,	31,100 00	51,930 00	– –	84,373 37	– –
Loans on Personal Security only,	64,000 00	– –	– –	12,408 66	– –
Cash on hand,	7,559 90	5,856 81	7,592 78	16,272 11	3,145 98
Reserved or Contingent Fund,	121,920 99	32,349 40	– –	163,519 76	– –
Invested in Railroad Stock,	7,000 00	19,597 00	32,500 00	– –	22,000 00
Losses ascertained and unpaid,	– –	1,350 00	24,000 00	– –	4,048 19
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	– –	4,850 00	50,000 00	44,000 00	5,500 00

Amount of Premium Notes on Risks terminated,	– –	11,849 24	48,871 37	6,768 78	16,732 61
Amount of Premium Notes on Risks not terminated,	– –	18,829 09	137,048 24	38,516 94	57,664 99
Total Amount of Premium Notes,	– –	30,678 33	185,919 61	45,285 72	74,397 60
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	– –	344 25	1,000 00	– –	– –
At Risk,—Marine,	– –	555,386 00	4,342,093 00	2,799,966 00	1,806,512 00
At Risk,—Fire,	10,756,633 00	2,900,450 00	– –	10,720,589 00	– –
Amount of Premiums on Fire Risks undetermined,	75,893 85	21,498 60	– –	96,423 03	– –
Average Annual Dividends for five preceding years, or since incorporated,	$19\frac{3}{5}$ per cent.	$12\frac{1}{5}$ per cent.	$7\frac{1}{5}$ per cent.	$22\frac{7}{10}$ per cent.	$10\frac{1}{5}$ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	– –	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	– –	– –	20,000 00	– –	5,000 00
Amount of Capital Stock pledged to the Company,	– –	5,500 00	– –	– –	– –
Amount of Fire Losses paid the last year,	54,213 75	16,992 10	– –	31,223 79	– –
Amount of Marine Losses paid the last year,	– –	6,632 95	202,133 80	49,537 41	50,258 37
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	– –	– –	– –	– –	– –

	BOSTON.				
	Merchants'.	Metropolitan Fire and Marine.	National.	Neptune.	North American.
Capital, ...	$500,000 00	$200,000 00	$500,000 00	$300,000 00	$200,000 00*
United States Stocks and Treasury Notes, . .	– –	– –	– –	15,000 00	– –
Massachusetts Bank Stocks, ...	509,175 00	46,100 00	215,660 00	246,740 00	36,964 00
State Stock, ...	– –	25,000 00	– –	36,720 00	– –
Loans on Bottomry and Respondentia, . . .	– –	– –	– –	– –	– –
Invested in Real Estate, ...	100,000 00	– –	60,000 00	– –	– –
Secured by Mortgage on the same, . . .	– –	15,000 00	208,890 00	44,900 00	47,750 00
Loans on Collateral and Personal Security, . .	13,560 00	48,600 00	83,650 00	3,000 00	24,280 00
Loans on Personal Security only, . . .	168 62	6,700 00	225,253 07	36,931 09	– –
Cash on hand, ...	2,680 84	9,487 39	1,529 19	41,807 96	3,558 27
Reserved or Contingent Fund, ...	71,565 65	– –	– –	– –	– –
Invested in Railroad Stock, ...	53,600 00	31,200 00	41,800 00	20,550 00	9,745 00
Losses ascertained and unpaid, ...	5,145 13	7,000 00	– –	25,000 00	– –
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid, . . .	8,000 00	3,000 00	48,000 00	90,000 00	– –

Amount of Premium Notes on Risks terminated,	15,834 87	12,008 31	359 67	26,855 82	– –
Amount of Premium Notes on Risks not terminated,	97,960 80	96,092 81	59,729 13	284,414 80	– –
Total Amount of Premium Notes,	113,795 67	108,101 12	60,088 80	311,270 62	– –
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	4,394 62	– –	– –	1,800 00	– –
At Risk,—Marine,	9,244,076 00	1,994,838 36	9,059,753 00	10,127,367 00	– –
At Risk,—Fire,	11,887,876 00	4,561,037 75	6,837,558 00	6,308,244 00	2,002,850 00
Amount of Premiums on Fire Risks, undetermined,	77,874 83	54,783 85	47,555 45	36,611 54	14,187 87
Average Annual Dividends for five preceding years, or since incorporated,	$25\frac{1}{5}$ per cent.	– –	16 per cent.	$26\frac{1}{5}$ per cent.	$6\frac{8}{9}$ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	– –	6 per cent.	– –	– –
Amount Borrowed, and on what security,	20,000 00	– –	– –	– –	– –
Amount of Capital Stock pledged to the Company,	2,000 00	– –	10,500 00	1,700 00	11,900 00
Amount of Fire Losses paid the last year,	35,143 99	1,787 28	32,892 51	29,184 76	3,101 85
Amount of Marine Losses paid the last year,	106,912 20	2,305 34	36,475 96	421,116 51	– –
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	– –	– –	– –	– –	925

* $107,500 paid in.

	BOSTON.				
	Suffolk.	United States.	Warren.	Washington.	AGGREGATE of 19 offices in Boston.
Capital,	$225,000 00	$200,000 00	$150,000 00	$200,000 00	$5,179,000 00
United States Stocks and Treasury Notes,	– –	– –	– –	– –	30,000 00
Massachusetts Bank Stocks,	116,830 00	126,190 00	107,500 00	60,350 00	3,600,182 19
State Stock,	– –	– –	– –	2,600 00	80,680 00
Loans on Bottomry and Respondentia,	5,000 00	23,000 00	– –	– –	30,500 00
Invested in Real Estate,	80,000 00	– –	– –	– –	342,555 30
Secured by Mortgage on the same,	– –	– –	17,100 00	75,500 00	847,165 27
Loans on Collateral and Personal Security,	– –	– –	19,250 00	13,372 50	487,506 12
Loans on Personal Security only,	7,217 12	– –	– –	– –	352,678 56
Cash on hand,	1,871 63	24,107 40	10,325 11	8,449 35	162,612 98
Reserved or Contingent Fund,	– –	9,787 72	– –	– –	412,267 95
Invested in Railroad Stock,	18,600 00	28,100 00	2,600 00	– –	513,625 16
Losses ascertained and unpaid,	16,000 00	11,000 00	– –	20,250 00	128,823 32
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	– –	14,000 00	36,000 00	16,400 00	392,400 00

Amount of Premium Notes on Risks terminated,	15,120 22	10,422 91	33,670 42	33,814 68	293,331 64
Amount of Premium Notes on Risks not terminated,	37,642 92	27,071 15	68,033 25	90,457 82	1,322,510 06
Total Amount of Premium Notes,	52,763 14	37,494 06	101,703 67	124,302 50	1,615,841 70
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	301 00	– –	1,500 00	1,000 00	13,339 87
At Risk,—Marine,	1,504,996 00	781,136 00	2,860,208 00	2,592,318 00	58,987,831 36
At Risk,—Fire,	642,594 00	399,738 00	606,317 00	534,550 00	71,110,133 75
Amount of Premiums on Fire Risks undetermined,	1,971 40	2,032 19	2,440 35	3,039 04	520,115 11
Average Annual Dividends for five preceding years, or since incorporated,	$9\frac{1}{5}$ per cent.	9 per cent.	$6\frac{4}{5}$ per cent.	$7\frac{1}{5}$ per cent.	$12\frac{35}{100}$ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	– –	– –	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	20,000 00	– –	– –	10,000 00	90,000 00
Amount of Capital Stock pledged to the Company,	– –	– –	– –	500 00	32,100 00
Amount of Fire Losses paid the last year,	69 92	– –	– –	33 00	286,944 67
Amount of Marine Losses paid the last year,	78,909 93	16,468 20	56,596 67	135,107 34	1,661,963 09
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	– –	– –	23	– –	948

	BEVERLY.	LYNN.	MARBLEHEAD.	SALEM.	
	Beverly.	Mechanics' Fire and Marine.	Marine.	Essex.	Oriental.
Capital,	$30,000 00	$50,000 00	$100,000 00	$100,000 00	$200,000 00
United States Stocks and Treasury Notes,	– –	– –	1,239 38	– –	– –
Massachusetts Bank Stocks,	12,545 83	33,800 00	98,250 00	64,447 92	136,203 33
State Stock,	– –	– –	– –	21,320 00	49,920 00
Loans on Bottomry and Respondentia,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	6,000 00	– –
Secured by Mortgage on the same,	8,855 00	1,200 00	– –	– –	11,500 00
Loans on Collateral and Personal Security,	4,690 00	6,000 00	– –	13,216 50	20,008 49
Loans on Personal Security only,	– –	1,702 36	– –	– –	– –
Cash on hand,	2,178 38	1,917 88	4,083 15	1,769 43	3,780 15
Reserved or Contingent Fund,	– –	16,986 42	– –	17,363 59	38,638 36
Invested in Railroad Stock,	3,000 00	9,100 00	– –	1,000 00	– –
Losses ascertained and unpaid,	384 98	– –	– –	10,080 00	– –
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	5,000 00	1,500 00	– –	2,100 00	12,400 00

Amount of Premium Notes on Risks terminated,	4,518 87	17,205 13	– –	23,687 70	11,305 60
Amount of Premium Notes on Risks not terminated,	3,349 85	1,695 23	– –	10,206 09	16,448 50
Total amount of Premium Notes,	7,868 72	18,900 36	– –	33,884 79	27,754 10
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	– –	– –	– –	– –	– –
At Risk,—Marine,	93,013 00	85,043 00	– –	410,901 00	516,872 00
At Risk,—Fire,	– –	22,400 00	– –	56,400 00	– –
Amount of Premiums on Fire Risks undetermined,	– –	158 00	– –	310 76	– –
Average Annual Dividends for five preceding years, or since incorporated,	– –	16⅔ per cent.	7⅘ per cent.	9⅖ per cent.	8⅖ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	– –	– –	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	– –	– –	– –	– –	– –
Amount Borrowed, and on what security,	– –	– –	– –	– –	– –
Amount of Capital Stock pledged to the Company,	– –	– –	– –	2,300 00	– –
Amount of Fire Losses paid the last year,	– –	– –	– –	– –	– –
Amount of Marine Losses paid the last year,	3,432 62	7,837 95	– –	5,986 90	4,033 75
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	– –	– –	– –	– –	– –

	GLOUCESTER.	LOWELL.	SPRINGFIELD.	PITTSFIELD.	NEW BEDFORD.
	Gloucester Marine.	Howard Fire.	Fire and Marine.	Western Massachusetts.	Bedford Commercial.
Capital,	$50,000 00	$106,100 00	$150,000 00	$150,000 00	$150,000 00
United States Stocks and Treasury Notes,	– –	– –	– –	– –	– –
Massachusetts Bank Stocks,	8,356 50	43,100 00	54,003 75	27,307 50	148,487 50
State Stock,	– –	– –	– –	– –	– –
Loans on Bottomry and Respondentia,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Secured by Mortgage on the same,	10,800 00	38,126 83	84,941 98	101,760 00	– –
Loans on Collateral and Personal Security,	6,853 80	3,800 00	23,400 00	4,640 00	– –
Loans on Personal Security only,	3,125 00	6,000 00	7,425 00	2,665 00	1,324 87
Cash on hand,	242 05	5,728 68	12,726 78	15,847 33	9,198 75
Reserved or Contingent Fund,	– –	– –	2,412 21	– –	– –
Invested in Railroad Stock,	17,034 41	12,600 00	23,460 00	22,010 00	9,300 00
Losses ascertained and unpaid,	1,595 00	– –	10,821 66	3,900 00	7,954 53
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	3,500 00	6,000 00	– –	150 00	13,000 00

Amount of Premium Notes on Risks terminated,	12,859 24	– –	785 04	–	19,670 43
Amount of Premium Notes on Risks not terminated,	3,765 50	– –	1,871 38	– –	76,046 67
Total Amount of Premium Notes,	16,624 74	– –	– –	– –	95,717 10
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	– –	– –	– –	– –	– –
At Risk,—Marine,	327,350 00	– –	59,707 50	– –	1,353,828 25
At Risk,—Fire,	– –	2,508,540 65	9,834,470 67	4,425,086 00	– –
Amount of Premiums on Fire Risks, undetermined,	– –	20,029 80	99,871 71	49,618 11	– –
Average Annual Dividends for five preceding years, or since incorporated,	$6\frac{2}{5}$ per cent.	$3\frac{3}{5}$ per cent.	8 per cent.	8 per cent.	10 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	– –	– –	– –	6 per cent.
Amount Borrowed, and on what security,	– –	– –	– –	– –	– –
Amount of Capital Stock pledged to the Company,	– –	– –	– –	– –	– –
Amount of Fire Losses paid the last year,	– –	6,902 95	60,953 93	36,094 18	– –
Amount of Marine Losses paid the last year,	8,024 40	– –	4,664 85	– –	48,916 77
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	– –	– –	– –	– –	– –

	NEW BEDFORD.		PLYMOUTH.	PROVINCETOWN.	NANTUCKET.
	Pacific.	Whaling.	Old Colony.	Union.	Commercial.
Capital,	$100,000 00	$100,000 00	$50,000 00	$75,000 00	$100,000 00
United States Stocks and Treasury Notes,	- -	- -	- -	- -	- -
Massachusetts Bank Stocks,	69,500 00	85,300 00	25,675 00	25,500 00	100,625 50
State Stock,	- -	- -	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	- -	- -	- -	- -
Invested in Real Estate,	- -	1,000 00	2,500 00	- -	6,500 00
Secured by Mortgage on the same,	- -	3,000 00	9,492 00	49,500 00	- -
Loans on Collateral and Personal Security,	- -	- -	- -	- -	400 00
Loans on Personal Security only,	18,717 80	9,630 95	328 25	- -	- -
Cash on hand,	3,113 31	1,032 39	- -	371 76	3,115 00
Reserved or Contingent Fund,	- -	21,439 34	- -	- -	- -
Invested in Railroad Stock,	- -	12,000 00	5,750 00	- -	- -
Losses ascertained and unpaid,	10,169 41	- -	470 88	8,395 00	- -
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	5,000 00	1,000 00	4,620 00	5,000 00	10,000 00

Amount of Premium Notes on Risks terminated,	19,638 99	7,358 31	7,564 07	13,962 95	6,798 56
Amount of Premium Notes on Risks not terminated,	49,202 59	15,885 23	8,867 40	9,760 86	51,337 96
Total Amount of Premium Notes,	68,841 58	23,243 54	16,431 47	23,723 81	58,136 52
Amount of Notes considered bad or doubtful, not charged to profit and loss,	– –	– –	76 00	– –	949 00
At Risk,—Marine,	810,163 00	249,031 00	141,245 00	158,627 00	865,323 00
At Risk,—Fire,	– –	– –	140,850 00	– –	– –
Amount of Premiums on Fire Risks, undetermined,	– –	– –	1,059 84	– –	– –
Average Annual Dividends for five preceding years, or since incorporated,	6 per cent.	12 per cent.	4 per cent.	$6\frac{5}{8}$ per cent.	$2\frac{8}{10}$ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	– –	– –	1,939 67	4,000 00	3,500 00
Amount of Capital Stock pledged to the Company,	– –	– –	– –	– –	– –
Amount of Fire Losses paid the last year,	– –	– –	7,670 15	– –	– –
Amount of Marine Losses paid the last year,	61,242 74	24,512 24	14,073 20	26,132 00	40,249 17
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	– –	– –	– –	– –	– –

AGGREGATE.

	19 Offices in Boston.	15 Offices out of Boston.	Total—34 Offices.
Capital,	$5,179,000 00	$1,511,100 00	$6,690,100 00
United States Stocks and Treasury Notes,	30,000 00	1,239 38	31,239 38
Massachusetts Bank Stocks,	3,600,182 19	933,102 83	4,533,285 02
State Stock,	80,680 00	71,240 00	151,920 00
Loans on Bottomry and Respondentia	30,500 00	- -	30,500 00
Invested in Real Estate,	342,555 30	16,000 00	358,555 30
Secured by Mortgage on the same,	847,165 27	319,175 81	1,166,341 08
Loans on Collateral and Personal Security,	487,506 12	83,008 79	570,514 91
Loans on personal Security only,	352,678 56	50,919 23	403,597 79
Cash on hand,	162,612 98	65,105 04	227,718 02
Reserved or Contingent Fund,	412,267 95	96,839 92	509,107 87
Invested in Railroad Stock,	513,625 16	115,254 41	628,879 57
Losses ascertained and unpaid,	128,823 32	53,771 46	182,594 78
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	392,400 00	69,270 00	461,670 00

Amount of Premium Notes on Risks terminated,	293,331 64	145,354 89	438,686 53
Amount of Premium Notes on Risks not terminated,	1,322,510 06	248,437 26	1,570,947 32
Total Amount of Premium Notes,	1,615,841 70	391,126 73	2,006,968 43
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	13,339 87	1,025 00	14,364 87
At Risk,—Marine,	58,987,831 36	5,071,103 75	64,058,935 11
At Risk,—Fire,	71,110,133 75	16,987,747 32	88,097,881 07
Amount of Premiums on Fire Risks, undetermined,	520,115 11	171,048 22	691,163 33
Average Annual Dividends for five preceding years, or since incorporated,	$12\frac{35}{100}$ per cent.	$7\frac{83}{100}$ per cent.	$10\frac{9}{100}$ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	90,000 00	9,439 67	99,439 67
Amount of Capital Stock pledged to the Company,	32,100 00	2,300 00	34,400 00
Amount of Fire Losses paid the last year,	286,944 67	111,621 21	398,565 88
Amount of Marine Losses paid the last year,	1,661,963 09	249,106 59	1,911,069 68
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	948	– –	948

REMARKS.

AMERICAN, at Boston. The *Bank Stock* owned, is in the following Banks:—Union, 280 shares, $28,000; Suffolk, 100 shares, 10,000; Hamilton, 95 shares, 9,500; Massachusetts, 2 shares, 500; Atlas, 244 shares, 24,400; Merchants', 200 shares, 20,000; New England, 173 shares, 17,300; State, 228 shares, 13,680; Boston, 444 shares, 22,200; Globe, 170 shares, 17,000; Columbian, 154 shares, 15,400; Eagle, 45 shares, 4,500; Bay State, 250 shares, 25,000; Railroad, 220 shares 16,500. The *Railroad Stock* owned, is the Western Railroad, 130 shares, 13,000; Boston and Lowell, 20 shares, 10,000; Boston and Worcester, 239 shares, 23,900; Nashua and Lowell, 26 shares, 2,600; Boston and Providence, 275 shares, 26,332 50; Taunton Branch, 66 shares, 6,570. Part of the *Surplus* invested as follows:—Hamilton Manufacturing Company, 12 shares, 12,000; Boston do., 5 shares, 3,500; Tremont do., 6 shares, 6,000; Lawrence do., 5 shares, 5,000; Merrimack do., 10 shares, 10,000; Relief Steamboat Company, 30 shares, 3,000. "Amount of Fire losses paid the last year," includes Return Premiums. "Amount of Marine Losses paid the last year," is less Salvage deducted.

BOSTON, at Boston. The *Bank Stock* owned, is in the following Banks:—Merchants', 200 shares, $20,000; New England, 220 shares, 22,000; Suffolk, 200 shares, 20,000; Globe, 200 shares, 20,000; Shoe and Leather Dealers', 270 shares, 27,000; Railroad, 180 shares, 13,500; Union, 200 shares, 20,000; Massachusetts, 40 shares, 10,000; City, 100 shares, 10,000; State, 140 shares, 8,400; Hamilton, 70 shares, 7,000; North, 51 shares, 5,100; Atlas, 50 shares, 5,000; Tremont, 50 shares, 5,000; Bay State, 170 shares, 17,000. The *Railroad Stock* owned, is the Connecticut River, 150 shares, 9,000; Connecticut River preferred stock, 4,000; Boston and Providence, 150 shares, 13,500; Taunton Branch, 150 shares, 15,000; Boston and Lowell, 20 shares, 10,000; Old Colony, 100 shares, 9,000; Relief Steamboat Stock, 20 shares, 2,000; 35 shares of the Capital Stock are pledged to the Company.

BOYLSTON FIRE AND MARINE, at Boston. The *Bank Stock* owned, is in the following Banks:—Boston, 100 shares, $5,000; State, 400 shares, 24,000; Washington, 1,490 shares, 149,000; Bay State, 200 shares, 20,000; Union, 200 shares, 20,000; Tremont, 250 shares, 25,000; Columbian, 105 shares, 10,500; Webster, 50 shares, 5,000; Eagle, 50 shares, 5,000; Massachusetts, 4 shares, 1,000. The *Railroad Stock* owned, is the Western, 120 shares, 12,000; Boston and Providence, 125 shares, 10,000; Portsmouth, Portland and Saco, 50 shares, 4,809 50. Part of the *Surplus* invested as follows:—Amoskeag Manufacturing Co., 5 shares, 4,500; Relief Steamboat Co., 3,000.

Cochituate Fire, at Boston. The *Bank Stock* owned, is in the following Banks:—Bank of Commerce, 160 shares, $16,000; North, 99 shares, 10,074; Bank of North America, 150 shares, 15,000; Washington, 147 shares, 14,875 59; Granite, 60 shares, 6,000; Exchange, 92 shares, 9,518; Cambridge Market, 75 shares, 7,500; Boylston, 17 shares, 1,700; Grocers', 50 shares, 5,000; Fanueil Hall, 10 shares, 1,000; National, at Boston, 50 shares, 5,000; Cambridge City, 50 shares, 5,000; Tremont, 50 shares, 5,378 25; Howard Banking Co., 20 shares, 1,980; Eliot, 30 shares, 2,970. The *Railroad Stock* owned, is the Vermont and Massachusetts, 11 bonds of 1,000 each, 9,860 66; Cheshire, 1 bond for 5,000, 4,510.

Eliot, at Boston. The *Bank Stock* owned, is in the following Banks:—State, 50 shares, $3,000; Boylston, 32 shares, 3,200; Tremont, 25 shares, 2,500; Exchange, 20 shares, 2,000; Eliot, 540 shares, 54,000; North, 20 shares, 2,000. The *Railroad Stock* owned, is the Boston and Worcester, 100 shares, 10,000; Western, 69 shares, 6,900; Boston and Providence, 100 shares, 8,945 50; Boston and Fitchburg, 75 shares, 7,500; Boston and Lowell, 3 shares, 1,500; Eastern, 75 shares, 7,405.

Firemen's, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 180 shares, $15,840; Bank of Brighton, 40 shares, 4,000; City, 100 shares, 9,000; Columbian, 110 shares, 11,000; Globe, 250 shares, 25,000; Granite, 180 shares, 15,840; Hamilton, 100 shares, 10,000; Merchants', 240 shares, 24,000; Market, 280 shares, 19,600; New England, 100 shares, 10,000; North, 180 shares, 15,840; People's, 120 shares, 5,280; Railroad, 175 shares, 13,125; Suffolk, 27 shares, 2,700; State, 164 shares, 9,840; Traders', 180 shares, 15,840; Tremont, 100 shares, 9,000; Union, 150 shares, 15,000; Worcester, 100 shares, 9,000. The *Railroad Stock* owned, is the Boston and Providence, 80 shares, 7,000. The United States Stock is 6 per cent. loan at par, 5,000.

Franklin, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 200 shares, $20,000; Atlantic, 210 shares, 21,000; City, 369 shares, 36,900; Globe, 771 shares, 77,100; Granite, 62 shares, 6,200; Merchants', 32 shares, 3,200; State, 414 shares, 24,840; Union, 141 shares, 14,100; Falmouth, 35 shares, 3,500; Bay State, 100 shares, 10,000. Webster, 50 shares, 5,000; Spicket Falls, 10 shares, 1,000. The *Railroad Stock* owned, is in the Boston and Providence, 168 shares, 16,452; Boston and Worcester, 32 shares, 3,145. The *United States Stock*, is the Loan of 1842, payable after 1862, 10,000. The *State Stock*, is the Massachusetts Sterling 5 per cent., £3,200, payable in 1869 and 1870, 15,360; and Massachusetts 5 per cent. Stock, payable in 1857, 1,000.

HOPE, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 250 shares, $25,000; Merchants', 300 shares, 30,000; State, 260 shares, 15,600; Granite, 170 shares, 17,000; North, 190 shares, 19,000; Market, 48 shares, 3,360; Columbian, 20 shares, 2,000; Suffolk, 9 shares, 900; City, 22 shares, 2,200; Shoe and Leather Dealers', 67 shares, 6,700; Bay State, 50 shares, 5,000; Tremont, 150 shares, 15,000; Traders', 75 shares, 7,500; Exchange, 50 shares, 5,000; Bank of North America, 50 shares, 5,000; Relief Steamboat Co., 25 shares, 2,500; The *Railroad Stock* owned, is the Western, 100 shares, 10,000; Boston and Maine, 75 shares, 7,500; Boston and Providence, 50 shares, 5,000; Northern Railroad, 10 bonds, 10,000.

MANUFACTURERS', at Boston. The *Bank Stock* owned, is in the following Banks:—City, 1,250 shares, $110,267 74; Shoe and Leather Dealers', 600 shares, 58,915 32; North, 308 shares, 25,306 25; Shawmut, 450 shares, 39,500 50; Atlantic, 200 shares, 18,221; Traders', 202 shares, 19,445 50; State, 250 shares, 14,668 37; Eagle, 118 shares, 11,437 55; Market, 120 shares, 7,915 37; New England, 60 shares, 5,962 75; Railroad, 151 shares, 10,327; Bay State, 100 shares, 10,000. "Amount invested in other property, and not embraced in these interrogatories, including Railroad Bonds, 35,464 66." 154 shares of the Capital Stock are pledged to the Company.

MERCANTILE MARINE, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlantic, 150 shares, $15,000; Boston, 15 shares, 750; City, 200 shares, 20,000; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 80 shares, 8,000; Merchants', 84 shares, 8,400; New England, 180 shares, 18,000; North, 200 shares, 20,000; Railroad, 37 shares, 2,775; State, 300 shares, 18,000; Suffolk, 720 shares, 72,000; Tremont, 256 shares, 25,600; Union, 250 shares, 25,000. The *Railroad Stock* owned, is the Boston and Providence, 120 shares, 12,000; Portland, Saco and Portsmouth, 100 shares, 10,000. The Amount Borrowed is on Company's Notes.

MERCHANTS', at Boston. The *Bank Stock* owned, is in the following Banks: Eagle, 1,000 shares, $100,000; Merchants', 1,227 shares, 122,700; Suffolk, 1,000 shares, 100,000; Globe, 900 shares, 90,000; New England, 100 shares, 10,000; City, 100 shares, 10,000; Shoe and Leather Dealers', 100 shares, 10,000; Railroad, 153 shares, 11,475; Bay State, 400 shares, 40,000; Biddeford, Maine, 150 shares, 15,000. The *Railroad Stock* owned, is the Boston and Maine, 300 shares, 30,000; Boston and Providence, 240 shares, 23,600. The Amount Borrowed is on Merchants' Bank Stock.

METROPOLITAN FIRE AND MARINE, at Boston. The *Bank Stock* owned, is in the following Banks:—Pittsfield, 45 shares, $4,500; Agricultural, 29 shares, 2,900; Mount Wollaston, 10 shares, 1,000; Adams, 200 shares, 20,000; Howard, 46 shares, 4,600; Granite, 11 shares, 1,100; Howard, 10 shares, 1,000; Bank of Commerce, 39 shares, 3,900; Cochituate, 51 shares, 5,100; Merchants', 20 shares, 2,000. The *Railroad Stock* owned, is in the Berkshire, 300 shares, 30,000; Stockbridge and Pittsfield, 12 shares, 1,200. The *State Stock* is in the Union Iron Works, 25 shares, 25,000. Commenced business, 1853.

NATIONAL, at Boston. The *Bank Stock* owned, is in the following Banks:—Hamilton, 1,433 shares, $143,300; Shoe and Leather Dealers', 170 shares, 17,000; Shawmut, 44 shares, 4,400; Atlas, 80 shares, 8,000; Market, 70 shares, 4,900; State, 301 shares, 18,060; Bay State, 150 shares, 15,000; Webster, 50 shares, 5,000. The *Railroad Stock* owned, is the Boston and Providence, 145 shares, 14,500; Boston and Maine, 173 shares, 17,300; Boston and Worcester, 70 shares, 7,000; Portsmouth, Saco and Portland, 30 shares, 3,000.

NEPTUNE, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlantic, 50 shares, $4,500; Boston, 500 shares, 25,000; City, 115 shares, 11,000; Columbian, 100 shares, 10,000; Eagle, 119 shares, 11,900; Globe, 36 shares, 3,600; Merchants', 266 shares, 26,600; Market, 58 shares, 4,000; Massachusetts, 50 shares, 11,500; New England, 190 shares, 19,000; Hamilton, 58 shares, 5,800; State, 250 shares, 14,500; Shoe and Leather Dealers', 150 shares, 15,000; Suffolk, 50 shares, 5,000; Union, 200 shares, 20,000; Tremont, 470 shares, 46,190; Bay State, 100 shares, 10,000; Railroad, 42 shares, 3,150. The *Railroad Stock* owned, is Boston and Providence, 113 shares, 10,170; Boston and Lowell, 20 shares, 10,000; Old Colony, 5 shares, 380. The *United States Stock* is the 1862 Loan, 15,000. The *State Stock* is City of Boston Loan, 7,800; Massachusetts State Loan, 17,920; Boston and Worcester Railroad Bonds, 10,000: Relief Steamboat Co., 1,000.

NORTH AMERICAN FIRE, at Boston. The *Bank Stock* owned, is in the following Banks:—Bank of Commerce, 105 shares, $10,600; Fanueil Hall, 31 shares, 3,080; Traders', 25 shares, 2,520; Grocers', 10 shares, 1,010; Bank of North America, 86 shares, 8,704; Shoe and Leather Dealers', 9 shares, 1,000; Webster, 50 shares, 5,050; National, 50 shares, 5,000. The *Railroad Stock* owned, is Fitchburg, 20 shares, 2,105; Boston and Providence, 20 shares, 1,805; Boston and Worcester, 20 shares, 2,135; Eastern, 5 shares, 490; Boston and Lowell, 2 shares, 1,095; Western 20 shares, 2,115.

SUFFOLK, at Boston. The *Bank Stock* owned, is in the following Banks:—General Interest, 480 shares, $480; Atlantic, 90 shares, 9,000; Boston, 180 shares, 9,000; City, 40 shares, 4,000; Market, 10 shares, 700; Massachusetts, 13 shares, 3,250; New England, 210 shares, 21,000; North, 135 shares, 13,500; State, 150 shares, 9,000; Suffolk, 170 shares, 17,000; Tremont, 50 shares, 5,000; Hamilton, 100 shares, 10,000; Eagle, 75 shares, 7,500; Atlas, 74 shares, 7,400. The *Railroad Stock* owned, is the Boston and Lowell, 13 shares, 6,500; Boston and Worcester, 20 shares, 2,000; Western, 31 shares, 3,100; Vermont Central Railroad Bonds, (first mortgage,) 7,000. Other resources than those mentioned in the return, 5,000. The amount borrowed is on Company's notes.

UNITED STATES, at Boston. The *Bank Stock* owned, is in the following Banks:—Shoe and Leather Dealers', 254 shares, $25,400; Suffolk, 40 shares, 4,000; Merchants', 612 shares, 61,200; Market, 437 shares, 30,590; Atlas, 50 shares, 5,000. The *Railroad Stock* owned, is the Western, 66 shares, 6,600; Eastern Railroad, 100 shares, 10,000; Northern Railroad Bonds, 10,000. Relief Steamboat Company, 15 shares, 1,500.

WARREN, at Boston. The *Bank Stock* owned, is in the following Banks:—Shawmut, 410 shares, $41,000; Bank of North America, 50 shares, 5,000; Washington, 70 shares, 7,000; Laighton, 30 shares, 3,000; Cambridge, 26 shares, 2,600; Cambridge Market, 20 shares, 2,000; Howard Banking Company, 469 shares, 46,900. Relief Steamboat Company, 3,806 81. The *Railroad Stock* owned, is Boston and Maine, 12 shares, 1,200; Boston and Providence, 14 shares, 1,400.

WASHINGTON, at Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 100 shares, $10,000; City, 50 shares, 5,000; Massachusetts, 35 shares, 8,750; Market, 50 shares, 3,500; North, 75 shares, 7,500; New England, 129 shares, 12,900; Suffolk, 26 shares, 2,600; Union, 76 shares, 7,600; Columbian, 25 shares, 2,500. Relief Steamboat Company, 2,500. The *State Stock* owned, is Boston City Stock, 2,600. The amount borrowed, is on Company's note.

WEBSTER, at Boston. "No portion of the Capital Stock having been paid in, the Company has not commenced doing business."

BEVERLY, at Beverly. The *Bank Stock* owned, is in the following Banks:—Beverly, 5 shares, $312 50; Naumkeag, 23 shares, 2,300; Merchants', 40 shares, 2,000; Mercantile, 26 shares, 2,600; Commercial, 5 shares, 333 33; Village, 20 shares, 2,000; Grand, 10 shares, 1,000; Andover, 10 shares, 1,000; Webster, 10 shares, 1,000. The *Railroad Stock* owned, is in the Boston and Worcester, 20 shares, 2,000; Fitchburg, 10 shares, 1,000. Commenced business, February, 1853.

LYNN MECHANICS' FIRE AND MARINE, at Lynn. The *Bank Stock* owned, is in the following Banks:—Lynn Mechanics', 200 shares, $16,000; Shoe and Leather Dealers', 128 shares, 12,800; Exchange, 20 shares, 2,000; Laighton, 30 shares, 3,000. The *Railroad Stock* owned, is the Eastern, 61 shares, 6,100; Old Colony, 30 shares, 3,000.

Marblehead Marine, at Marblehead. The *Bank Stock* owned, is in the following Banks:—Suffolk, 200 shares, $20,000; Globe, 150 shares, 15,000; New England, 150 shares, 15,000; Eagle, 100 shares, 10,000; Columbian, 100 shares, 10,000; Boston, 105 shares, 5,250; City, 40 shares, 4,000; Atlantic, 45 shares, 4,500; North, 25 shares, 2,500; Marblehead, 120 shares, 12,000. The *United States Stock* is a certificate for Spanish indemnity, 1,239 38.

Essex, at Salem. The *Bank Stock* owned, is in the following Banks:—Naumkeag, 185 shares, $18,500; Commercial, 142 shares, 9,466 67; Exchange, 144 shares, 9,600; Asiatic, 153 shares, 4,590; Mercantile, 22 shares, 1,981 25; Salem, 9 shares, 810; Merchants', (Boston,) 100 shares, 10,000; North, (do.,) 75 shares, 7,500; Shawmut, (do.,) 20 shares, 2,000. The *Railroad Stock* owned, is Boston and Worcester, 10 shares, 1,000. The *State Stock* is 1 certificate Massachusetts 5 per cent., due 1857, 5,000; 17 certificates, (£200 each,) due 1871, 16,320.

Oriental, at Salem. The *Bank Stock* owned, is in the following Banks:—Asiatic, 2,457 shares, $73,710; Exchange, 95 shares, 6,533 33; Merchants', 4 shares, 200; Naumkeag, 250 shares, 25,000; Salem, 20 shares, 2,000; Granite, 144 shares, 14,400; Lynn Mechanics', 106 shares, 6,360; Village, 80 shares, 8,000. *Massachusetts State Stock*, 46,920. Loan to the County of Essex, 3,000.

Gloucester Marine, at Gloucester. The *Bank Stock* owned, is in the following Banks:—Gloucester, 27 shares, $2,808; Tremont, 25 shares, 2,500; Atlas, 32 shares, 3,048 50. The *Railroad Stock* owned, is the Eastern, 97 shares, 10,572; Western, 40 shares, 4,021 16; Vermont Central, 10 shares, 706 25; Vermont and Massachusetts, 10 shares, 770; Boston and Providence, 10 shares, 965.

Howard Fire, at Lowell. The *Bank Stock* owned, is in the following Banks: Appleton, 99 shares, $9,900; Lowell, 15 shares, 1,500; Bank of North America, 120 shares, 12,000; Bank of Commerce, 67 shares, 6,700; Bay State, 50 shares, 5,000; Granite, 60 shares, 6,000; Grocers', 20 shares, 2,000. The *Railroad Stock* owned, is the Lowell and Lawrence, 94 shares, 9,400; Stony Brook, 32 shares, 3,200.

Springfield Fire and Marine, at Springfield. The *Bank Stock* owned, is in the following Banks:—Western, 200 shares, $20,751; Agawam, 60 shares, 6,600; Hadley Falls, 67 shares, 6,700; Springfield, 14 shares, 1,474; Pynchon, 50 shares, 2,500; Hampshire Manufacturer's, 21 shares, 2,200; Holyoke, 20 shares, 2,000; Eliot, 5 shares, 500;

Merchants', 50 shares, 5,321 25; Bank of Commerce, 58 shares, 5,957 50. The *Railroad Stock* owned, is in the Western, 70 shares, 7,000; Connecticut River, 149 shares, 8,235; Connecticut River, 3 shares, preferred, 300; Worcester and Nashua, 53 shares, 2,875; Rome and Watertown, 50 shares, 5,050. Reserved or Contingent Fund is, Interest due on Loans and outstanding cash balances, 2,412 21.

WESTERN MASSACHUSETTS, at Pittsfield. The *Bank Stock* owned, is in the Adams, 40 shares, $4,000; Pittsfield, 118 shares, 11,800; Agricultural, 37 shares, 4,070; Hadley Falls, 10 shares, 1,000; Lee, 10 shares, 1,000; Bank of North America, N. Y., 10 shares, 1,092 50; Bank of State of New York, 40 shares, 4,345. The *Railroad Stock* owned, is in the Stockbridge and Pittsfield, 203 shares, 18,270; Western, 3 shares, 300; Berkshire, 16 shares, 1,440; Rochester, Lockport and Niagara Falls Railroad Bonds, 2,000. This Company went into operation April 1, 1852.

BEDFORD COMMERCIAL, at New Bedford. The *Bank Stock* owned, is in the following Banks:—Bedford Commercial, 1,080 shares, $108,000; Marine, 100 shares, 10,000; Merchants,' 100 shares, 10,000; Fall River, 193 shares, 16,887 50; Suffolk, (Boston,) 36 shares, 3,600. The *Railroad Stock* owned, is the New Bedford and Taunton, 93 shares, 9,300.

PACIFIC, at New Bedford. The *Bank Stock* owned, is in the following Banks: Bedford Commercial, 94 shares, $9,400; Merchants', 199 shares, 19,900; Mechanics, 117 shares, 11,700; Marine, 246 shares, 24,600; Fairhaven, 34 shares, 3,400; Fall River, 5 shares, 500.

WHALING, at New Bedford. The *Bank Stock* owned, is in the following Banks:—Bedford Commercial, 110 shares, $11,000; Merchants', 153 shares, 15,300; Marine, 241 shares, 24,100; Mechanics', 103 shares, 10,300; Fairhaven, 103 shares, 10,300, Bristol County, 60 shares, 6,000; Taunton, 33 shares, 3,300; Falmouth, 30 shares, 3,000; Shawmut, (Boston,) 20 shares, 2,000. The *Railroad Stock* owned, is the Fitchburg, 70 shares, 7,000; and Berkshire, 50 shares, 5,000.

OLD COLONY, at Plymouth. The *Bank Stock* owned, is in the following Banks: Wareham, 35 shares, $2,975; Railroad, 40 shares, 3,000; Union, (Boston,) 15 shares, 1,500; Market, (do.,) 20 shares, 1,400; New England, (do.,) 15 shares, 1,500; Old Colony, 32 shares, 3,200; Merchants', 33 shares, 3,300; Plymouth, 32 shares, 3,200; Massachusetts, 10 shares, 2,400; Boston, 20 shares, 1,000; Exchange, 10 shares 1,000; Tremont, 12 shares, 1,200. The *Railroad Stock* owned, is the Boston and Providence, 20 shares, 2,000; Old Colony, 50 shares, 3,750.

Union, at Provincetown. The *Bank Stock* owned, is the Freeman's, (Boston,) 255 shares, $25,500. The Amount Borrowed is on Secretary's Note.

Commercial, at Nantucket. The *Bank Stock* owned, is in the following Banks:—Pacific, Nantucket, 278 shares, $34,750; Bank of Commerce, Boston, 131 shares, 13,394; Shoe and Leather Dealers', 100 shares, 10,950; Merchants, 187 shares, 20,476 50; New England, 35 shares, 3,850; Boston, 85 shares, 4,845; Granite, 120 shares, 12,360. Nine shares of the Capital Stock are pledged to the Company.

INSURANCE COMPANIES,

MUTUAL MARINE AND MUTUAL FIRE AND MARINE.

	BOSTON.				
	Alliance.	China Mutual.	Commercial Mutual Marine.	Equitable Safety.	New England Mutual Marine.
Amount of Assets,	$606,907 64	$525,080 50	$288,882 22	$855,749 21	$913,078 99
Cash,	17,259 88	825 00	1,019 47	18,847 50	22,286 12
Premium Notes on Risks terminated,	61,472 17	197 00	12,099 37	46,422 80	209,951 43
Premium Notes on Risks not terminated,	214,775 46	6,258 50	37,618 06	151,715 18	367,926 13
Other Notes, how secured, and for what given,	101,954 38	456,800 00	237,307 20	113,250 00	16,386 39
Debts due to the Company, and how originated, other than those above stated,	- -	61,000 00	- -	- -	- -
All other Property, specifying amount and value of each kind of Property and Stocks,	211,445 75	- -	838 12	525,513 73	296,528 92
Losses paid during the year ending December 1, on Marine Risks,	325,019 84	- -	179,282 62	314,807 94	481,068 21
Return Premiums paid or credited during the same time on Marine Risks,	35,451 30	1,894 92	15,084 91	21,481 07	33,400 50
Losses paid on Fire Risks during the same time,	44 25	- -	- -	10,340 00	13,685 80
Amount of Losses ascertained and unpaid on Marine Risks,	- -	- -	20,511 75	12,159 00	- -
Amount of Losses ascertained and unpaid on Fire Risks,	- -	- -	- -	- -	- -
Estimated Amount of Losses on Claims unliquidated, on Marine Risks,	54,000 00	915 00	17,680 00	49,000 00	134,750 00
Estimated Amount of Losses on Claims unliquidated, on Fire Risks,	- -	- -	- -	- -	6,000 00
Amount of Expenses paid,	10,551 97	330 90	7,053 50	12,169 33	11,811 49
Amount insured during the year on Marine Risks,	22,040,000 00	4,055,079 00	7,477,971 00	15,894,400 00	26,952,513 00

Amount of Premiums on Marine Risks,	534,837 04	98,690 71	164,656 15	376,995 30	667,264 04
Amount Insured during the year on Fire Risks,	7,460,304 00	– –	– –	5,486,352 00	12,278,704 00
Amount of Premiums on Fire Risks,	15,819 67	– –	– –	13,499 85	40,000 95
Amount of Marine Risks terminated,	22,047,907 00	242,596 00	6,940,472 00	12,332,272 00	28,974,160 00
Amount of Premium on Marine Risks terminated,	425,539 37	4,445 75	146,336 01	314,006 10	621,314 18
Amount of Fire Risks terminated,	7,266,704 00	– –	– –	4,433,495 00	10,034,617 00
Amount of Premium on Fire Risks terminated,	14,327 79	– –	– –	13,114 92	33,244 16
Amount of undetermined Marine Risks,	9,636,661 00	3,812,483 00	2,290,855 00	10,864,441 00	13,983,180 00
Amount of Premium on undetermined Marine Risks,	317,188 68	94,244 96	86,764 23	284,359 78	367,926 13
Amount of undetermined Fire Risks,	5,108,775 00	– –	– –	2,961,498 00	7,859,294 00
Amount of Premium on undetermined Fire Risks,	10,129 35	– –	– –	8,431 01	30,474 55
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	183 99	2,226 25	131,371 75	1,527 87	7,423 65
Highest Rate of Interest received,	6 per cent.	– –	6 per cent.	6 per cent.	6 per cent.
Highest rate of interest paid,	6 " "	– –	6 " "	6 " "	6 " "
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	– –	– –	– –	– –	– –
Amount of Premium included in the assets which the assured have the right to have indorsed on Notes making part of the assets above mentioned,	– –	– –	– –	– –	– –
Amount of delinquent Notes included in the assets above,	– –	– –	– –	536 12	5,000 00
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	143,302 95	– –	19,446 51	254,802 61	304,070 79

	BOSTON.		GLOUCESTER.	IPSWICH.	NEWBURYPORT.
	Tremont Mutual.	Triton.	Gloucester Mutual Fishing.	Massachusetts Fire and Marine.	Union Mutual Marine.
Amount of Assets,	$416,474 10	$424,069 40	$81,475 19	$81,566 61	$67,014 30
Cash,	7,145 07	12,571 57	– –	875 30	1,035 53
Premium Notes on Risks terminated,	34,748 85	19,316 30	17,875 19	8,254 89	5,609 15
Premium Notes on Risks not terminated,	148,671 10	96,581 53	– –	12,443 57	5,112 50
Other Notes, how secured, and for what given,	191,150 00	295,600 00	63,600 00	2,000 00	50,400 00
Debts due to the Company, and how originated, other than those above stated,	– –	– –	– –	982 85	– –
All other Property, specifying amount and value of each kind of Property and Stocks,	33,536 71	28,000 00	100 00	57,000 00	4,857 12
Losses paid during the year ending December 1, on Marine Risks,	390,129 94	308,831 54	– –	9,097 88	888 21
Return Premiums paid or credited during the same time on Marine Risks,	45,166 81	15,683 79	– –	487 56	– –
Losses paid on Fire Risks during the same time,	7,691 84	1,472 84	– –	13,512 81	– –
Amount of Losses ascertained and unpaid on Marine Risks,	– –	24,787 99	– –	2,000 00	5,000 00
Amount of Losses ascertained and unpaid on Fire Risks,	– –	– –	– –	1,075 00	– –
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	55,500 00	28,800 00	7,500 00	5,000 00	– –
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	– –	– –	– –	5,000 00	– –
Amount of Expenses paid,	12,653 69	9,935 85	175 00	1,601 27	10 06
Amount insured during the year on Marine Risks,	17,824,354 00	20,246,245 00	324,017 00	393,284 00	426,180 00

Amount of Premiums on Marine Risks,	426,782 89	453,768 87	17,875 19	14,628 71	11,973 54
Amount Insured during the year on Fire Risks,	6,169,969 00	6,000,790 00	– –	1,017,951 00	58,700 00
Amount of Premiums on Fire Risks,	12,167 13	11,120 82	– –	10,436 58	119 30
Amount of Marine Risks terminated,	18,523,873 00	15,529,972 00	324,017 00	373,928 00	310,790 00
Amount of Premium on Marine Risks terminated,	444,412 96	359,041 31	17,875 19	12,546 18	7,389 22
Amount of Fire Risks terminated,	6,038,300 00	3,853,773 00	– –	768,813 00	54,700 00
Amount of Premium on Fire Risks terminated,	10,082 95	6,453 30	– –	7,201 04	96 30
Amount of undetermined Marine Risks,	11,148,978 00	10,498,214 00	– –	121,703 00	115,390 00
Amount of Premium on undetermined Marine Risks,	280,519 73	246,102 61	– –	8,495 18	4,865 82
Amount of undetermined Fire Risks,	2,147,859 00	3,845,957 00	– –	726,626 00	4,000 00
Amount of Premium on undetermined Fire Risks,	7,922 73	8,008 69	– –	9,056 41	23 00
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	– –	– –	– –	7,380 69	– –
Highest Rate of Interest received,	6 per cent.	6 per cent.	– –	8 per ct. Bank div.	6 per cent.
Highest Rate of Interest paid,	6 " "	6 " "	– –	6 per cent.	– –
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	– –	– –	– –	– –	– –
Amount of Premium included in the assets which the assured have the right to have indorsed on Notes making part of the assets above mentioned,	– –	– –	– –	– –	– –
Amount of delinquent Notes included in the assets above,	– –	– –	– –	387 00	– –
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	52,139 80	42,000 00	– –	– –	– –

	NEW BEDFORD.			COHASSET.	PROVINCETOWN.
	Commercial Mutual Marine.	Mutual Marine.	Union Mutual Marine.	Hingham and Cohasset Mutual Fishing.	Equitable Marine.
Amount of Assets,	$89,639 89	$516,903 20	$523,691 13	$19,970 73	$66,514 00
Cash,	– –	2,457 80	2,872 02	48 00	– –
Premium Notes on Risks terminated,	1,891 22	30,143 42	17,877 25	3,622 73	7,792 00
Premium Notes on Risks not terminated,	87,748 67	224,253 46	243,094 11	– –	8,056 00
Other Notes, how secured, and for what given,	223,000 00	182,953 52	259,847 75	16,300 00	32,666 00
Debts due to the Company, and how originated, other than those above stated,	– –	– –	– –	– –	– –
All other Property, specifying amount and value of each kind of Property and Stocks,	– –	77,095 00	– –	– –	18,000 00
Losses paid during the year ending December 1, on Marine Risks,	1,884 50	116,263 76	39,628 14	1,171 19	27,943 00
Return Premiums paid or credited during the same time, on Marine Risks,	202 55	12,446 09	6,503 28	– –	951 00
Losses paid on Fire Risks during the same time,	– –	– –	– –	– –	– –
Amount of Losses ascertained and unpaid on Marine Risks,	– –	5,057 18	5,759 51	– –	6,000 00
Amount of Losses ascertained and unpaid on Fire Risks,	– –	– –	– –	– –	– –
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	9,400 00	63,800 00	64,175 00	130 00	– –
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	– –	– –	– –	– –	– –
Amount of Expenses paid,	468 13	2,489 40	2,458 52	150 00	892 00
Amount Insured during the year on Marine Risks,	1,880,988 50	3,126,826 00	4,508,814 00	102,472 50	431,550 00

Amount of Premiums on Marine Risks, .	91,560 49	131,671 24	171,635 13	3,622 73	16,480 00
Amount Insured during the year on Fire Risks, ...	– –	– –	– –	– –	– –
Amount of Premiums on Fire Risks, .	– –	– –	– –	– –	– –
Amount of Marine Risks terminated, .	226,901 00	2,802,999 00	2,467,059 00	102,472 50	300,395 00
Amount of Premium on Marine Risks terminated, ...	3,742 12	145,566 21	70,952 08	3,622 73	8,985 00
Amount of Fire Risks terminated, . .	– –	– –	– –	– –	– –
Amount of Premium on Fire Risks terminated, ...	– –	– –	– –	– –	– –
Amount of undetermined Marine Risks, .	1,654,087 50	3,932,091 00	4,829,150 00	– –	– –
Amount of Premium on undetermined Marine Risks, ...	87,748 67	224,253 46	243,094 11	– –	– –
Amount of undetermined Fire Risks, .	– –	– –	– –	– –	– –
Amount of Premium on undetermined Fire Risks, ...	– –	– –	– –	– –	– –
Amount of Debts owed by the Company, other than those for losses above mentioned; state for what, and how secured,	505 12	– –	5,000 00	1,200 00	– –
Highest Rate of Interest received, . .	6 per cent.	6 per cent.	6 per cent.	– –	6 per cent.
Highest Rate of Interest paid, . . .	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money, .	220,060 75	– –	209,807 29	– –	– –
Amount of Premium included in the assets, which the assured have the right to have indorsed on Notes making part of the assets above mentioned, . . .	2,939 25	– –	45,119 46	– –	– –
Amount of delinquent Notes included in the assets above, ...	– –	3,538 68	– –	– –	– –
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years, . .	– –	61,090 00	– –	– –	24,000 00

AGGREGATE.

Amount of Assets,	$5,726,884 74
Cash,	87,243 26
Premium Notes on Risks terminated,	477,273 77
Premium Notes on Risks not terminated,	1,604,254 27
Other Notes, how secured, and for what given,	2,243,215 44
Debts due to the Company, and how originated, other than those above stated,	61,982 85
All other Property, specifying amount and value of each kind of Property and Stocks,	1,252,915 35
Losses paid during the year ending December 1, on Marine Risks,	2,196,016 77
Return Premiums paid or credited during the same time on Marine Risks,	188,753 78
Losses paid on Fire Risks during the same time,	46,747 54
Amount of Losses ascertained and unpaid on Marine Risks,	81,275 43
Amount of Losses ascertained and unpaid on Fire Risks,	1,075 00
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	490,650 00
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	11,000 00
Amount of Expenses paid,	72,751 11
Amount insured during the year on Marine Risks,	125,684,694 00
Amount of Premiums on Marine Risks,	3,182,442 03
Amount insured during the year on Fire Risks,	38,472,770 00
Amount of Premiums on Fire Risks,	103,164 30
Amount of Marine Risks terminated,	111,499,813 50
Amount of Premium on Marine Risks terminated,	2,582,151 68
Amount of Fire Risks terminated,	32,450,402 00
Amount of Premium on Fire Risks terminated,	84,520 46
Amount of undetermined Marine Risks,	72,887,233 50
Amount of Premium on undetermined Marine Risks,	2,245,563 36
Amount of undetermined Fire Risks,	22,654,009 00
Amount of Premium on undetermined Fire Risks,	74,045 74
Amount of Debts owed by the Company, other than those for losses above mentioned: state for what, and how secured,	156,819 32
Highest Rate of Interest received,	8 per cent.
Highest Rate of Interest paid,	6 per cent.
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	429,868 04
Amount of Premium included in the assets, which the assured have the right to have indorsed on Notes making part of the assets above mentioned,	48,058 71
Amount of delinquent Notes included in the assets above,	9,461 80
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	900,852 66

REMARKS.

ALLIANCE, at Boston.

Loans on Personal Security,	$1,479 38
Notes received under the Act of May 24, 1851, in advance for premiums,	100,475 00
" All other Property."	
Amount of subscription, under the Act of May 24, 1851, not yet called in,	100,475 00
Michigan Central Railroad Bonds,	3,005 00
50 shares Fitchburg Railroad,	5,326 50
50 " Old Colony "	3,361 25
50 " Eastern "	5,012 50
50 " Boston and Providence Railroad,	4,500 00
50 " Boston and Worcester "	5,191 25
50 " Boston and Maine "	5,219 25
60 " Vermont and Canada "	6,345 00
20 " Relief Steamboat Company,	2,000 00
155 " Columbian Bank,	15,634 18
143 " Eagle "	14,924 25
125 " Merchants' "	13,325 00
100 " Tremont "	10,784 50
50 " Bay State "	5,000 00
50 " Webster "	5,000 00
30 " Granite "	3,060 00
29 " Faneuil Hall "	2,873 37
Insurance Scrip,	408 70

CHINA MUTUAL, Boston. Been in operation two months.

" Other Notes," for subscription,	456,800 00
" Debts due to the Company," being amount subscribed, for which Notes have not yet been received,	61,000 00
Notes given for reinsurance,	2,226 25

COMMERCIAL MUTUAL MARINE, Boston.

" Other Notes." Subscription Notes for Marine Premiums, (personal security,)	137,307 20
Guarantee Fund, for security of Policy-holders,	100,000 00
" All other Property."	
Insurance Scrip,	838 12
" Amount of Debts owed by the Company."	
Company's Notes for Loans, Reinsurance, and Marine Losses,	131,371 75

EQUITABLE SAFETY, Boston.

"Other Notes, how secured."

18 Notes, secured by Mortgage on Real Estate,	$69,250 00
9 " " " Loans on Collateral,	44,000 00

"All other Property."

466 shares Merchants' Bank, $100 each,	46,600 00
300 " North " 100 "	30,000 00
250 " Traders' " 100 "	25,000 00
250 " Webster " 100 "	25,000 00
200 " Tremont " 100 "	20,000 00
140 " Eagle " 100 "	14,000 00
120 " Granite " 100 "	12,000 00
100 " Globe " 100 "	10,000 00
100 " Atlas " 100 "	10,000 00
100 " Howard " 100 "	10,000 00
100 " N. America " 100 "	10,000 00
74 " Boylston " 100 "	7,400 00
30 " State " 60 "	1,800 00
20 " Massachusetts 250 "	5,000 00
20 " Richmond " 100 "	2,000 00
100 " Western Railroad Stock,	10,000 00
100 " Eastern Railroad "	10,000 00
100 " Boston and Worcester Railroad,	10,491 50
100 " Boston and Providence "	8,987 00
26 " Pittsfield and North Adams "	2,600 00
50 " Vermont and Canada "	5,200 00
30 " Steam Towboat Stock,	2,056 00
1 Cape Cod Branch Railroad Bond,	5,000 00
10 Rutland and Burlington Railroad Bonds,	9,904 17
7 Cheshire Railroad Bonds,	4,200 00
15 City of Portland Bonds,	15,107 50
Insurance Scrip,	10,623 56
Fire Policies unpaid,	44 00
Subscription to Safety Fund this year,	202,500 00

"Amount of debts owed by the Company, other than those for Losses above mentioned."

Interest Dividends unpaid, due to holders of Scrip,	1,527 87

NEW ENGLAND MUTUAL MARINE, Boston.

"Other Notes, stating how secured, and for what given."

Loans on Personal and Collateral Security,	16,386 30

"All other Property."

Bonds and Mortgages of Real Estate (City of Boston),	11,000 00
Fire Policies unpaid,	1,801 75
Book accounts for advances on outstanding losses,	20,499 59
100 shares Bank of North America,	9 882 50
266 " Bank of Commerce,	26,600 00

161	shares Merchants' Bank,	$16,549 25
106	" Tremont "	10,894 50
155	" Granite "	14,301 50
89	" North "	8,331 75
68	" Shawmut "	6,547 25
40	" Atlas "	3,715 00
120	" Traders' "	11,750 00
50	" Eagle "	5,108 00
60	" Grocers' "	5,962 50
34	" State "	2,065 50
46	" Exchange "	4,679 58
20	" City "	1,610 00
19	" Washington "	1,890 50
5	" Atlantic "	477 50
100	" Faneuil Hall "	10,000 00
25	" Lancaster "	2,374 00
20	" Rockport "	2,000 00
50	" Bath " (Maine,)	5,000 00
20	" Richmond " "	2,000 00
100	" Western Railroad Stock,	10,191 76
400	" Boston and Maine Railroad Stock,	40,332 99
63	" Eastern Railroad Stock,	6,463 50
5	" Cheshire " "	500 00
100	" Manchester and Lawrence Railroad,	10,000 00
	Western Railroad Bonds,	15,500 00
	Michigan Central Railroad Bonds,	5,000 00
	Cape Cod Branch " "	3,500 00
	Boston, Concord and Montreal Railroad Bonds,	20,000 00

"Amount of Debts owed by the Company, other than those for Losses above mentioned."

Interest on Scrip not claimed,	7,423 65

Tremont Mutual, Boston.

"Other Notes, stating how secured, and for what given."

Subscribers' Notes,	189,150 00
Note on demand, (cash advanced on account of a loss,)	2,000 00

"All other Property."

	Fire Policies unpaid,	375 08
83	shares State Bank,	5,415 75
25	" Shoe and Leather Dealers' Bank,	2,821 88
59	" Bank of Commerce,	6,142 00
25	" Bay State Bank,	2,562 50
40	" Tremont "	4,470 00
70	" North "	7,420 00
9	" Providence Railroad,	792 00
10	" Western "	1,037 50
25	" Relief Steam Towboat Company,	2,500 00

TRITON, Boston.

"Other Notes, stating how secured, and for what given."

Subscription Notes,	$295,600 00

"All other Property."

200 shares Howard Bank,	20,000 00
80 " National "	8,000 00

GLOUCESTER MUTUAL FISHING.

"Other Notes, stating how secured, and for what given."

Stock Notes of individuals given—$200 for each $1,000 of Stock,	63,600 00

"All other Property."

Office Furniture, valued at	100 00

This Company closes its business each year, and each stockholder is entitled to his proportion of the earnings.

MASSACHUSETTS FIRE AND MARINE, Ipswich.

"Other Notes, stating how secured, and for what given."

Lent money, secured by 20 shares Bank of Commerce,	$2,000 00

"All other Property."

20 shares Bank of Commerce,	2,000 00
50 " Howard Banking Company,	5,000 00
Subscription List,	50,000 00

UNION MUTUAL MARINE, Newburyport.

"Other Notes, stating how secured, and for what given."

Stock Notes of Subscribers, payable on demand,	50,400 00

"All other Property."

32 shares Merchants' Bank, Newburyport,	1,169 12
10 " Boston and Worcester Railroad,	1,130 00
10 " Western Railroad,	1,047 50
10 " Concord "	610 50
Deposit in Savings Institution, Newburyport,	1,000 00

COMMERCIAL MUTUAL MARINE, New Bedford.

"Other Notes, stating how secured, and for what given."

Subscriptions for Premiums in advance,	223,000 00

"Amount of Debts owed by the Company, other than those for Losses above mentioned."

Cash borrowed of the Bedford Commercial Insurance Company,	505 12

Mutual Marine, New Bedford.

"Other Notes, stating how secured, and for what given."

Endorsed Notes discounted, received in exchange for Premium Notes, or for advances on account of unsettled Losses,	$17,999 44
Subscriptions for Premiums in advance,	164,954 08

"All other Property."

104 shares Mechanics' Bank,	10,400 00
212 " Marine "	21,200 00
220 " Commercial "	22,000 00
230 " Merchants' "	23,000 00
Office and Furniture,	1,500 00

Union Mutual Marine, New Bedford.

"Other Notes, stating how secured, and for what given."

Subscriptions for Premiums in advance,	254,926 75
Notes, for Premium Notes given up in settlement,	4,921 00

"Amount of Debts owed by the Company, other than for Losses above mentioned."

The Company's Note, on demand, without security, to pay Marine Losses,	5,000 00

Hingham and Cohasset Mutual Fishing, Cohasset.

"Other Notes, stating how secured, and for what given."

Notes for each share of Stock,	16,300 00

"Return Premiums paid or credited during same time, on Marine Risks."

About $2\frac{3}{4}$ per cent. on Stock.

"Amount of Debts owed by the Company, other than those for Losses above mentioned."

Note to Hingham Bank, to pay a Loss, in anticipation of Premiums,	1,200 00

"Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money."

Twenty per cent.

The only Dividend since incorporation, was for 1852, being $3\frac{89}{100}$ dollars, on a thousand dollars of Stock.

Equitable Marine, Provincetown.

"Other Notes, stating how secured, and for what given."

Notes secured by Mortgage on Real Estate,	$23,858 00
Notes, with sureties holding Real Estate,	8,808 00

"All other Property."

120 shares Freeman's Bank, Boston,	12,000 00
60 " Mechanics' " "	6,000 00

MUTUAL FIRE
INSURANCE COMPANIES.

	BOSTON.				
	Appleton Mutual Fire. Commenced May 20, 1853.	Boston Manufacturers' Mutual Fire. Commenced September 14, 1850.	Eagle Mutual Fire. Commenced June 29, 1853.	Long Pond Mut'l Fire. Commenced November, 1848.	Massachusetts Mutual Fire. Commenced March 21, 1798.
Amount Insured by existing Policies, . .	$651,403 00	$5,081,801 00	$220,912 00	[See Remarks.]	$13,740,160 00
Amount of Premiums and Deposits received on same, ...	17,891 53	295,744 26	3,954 70	- -	220,841 69
Portion of Premiums and Deposits received in Money, ...	8,445 08	49,290 71	1,984 75	- -	220,841 69
Portion of Premiums and Deposits received in Notes, ...	9,446 45	246,453 55	1,969 95	- -	- -
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	- -	46,549 35	1,465 29	- -	215,924 95
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	493 42	33,440 50	- -	- -	67,960 75
Amount Assessed on Notes for the same period, ...	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	32,657 22	- -	1,969 95	- -	441,683 38
Amount of Assessments uncollected, . .	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, ...	- -	40,165 64	- -	- -	149,997 37
Amount of Policies terminated the past year, ...	209,201 00	4,246,821 00	30,200 00	- -	1,743,700 00

Amount of Policies issued the past year,	860,604 00	5,443,801 00	251,112 00	– –	2,076,950 00
Amount of Premiums and Deposits received for said Policies,	22,430 75	308,646 78	4,163 20	– –	35,173 82
Amount of Losses paid the past year,	493 42	31,336 63	– –	– –	16,633 91
Amount of Losses ascertained and unpaid,	4,068 90	7,500 00	– –	– –	–
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	25,751 72	– –	– –	28,543 25
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	8,315 67	– –	– –	– –
Highest Rate of Interest paid,	– –	– –	– –	– –	6 per cent.
Highest Rate of Interest received,	– –	6 per cent.	– –	– –	6 " "
Amount Insured on Real Estate,	284,953 00	– –	69,625 00	– –	13,740,160 00
Amount Insured on Personal Property,	575,651 00	– –	151,287 00	– –	– –
Amount Insured on First Class,	" Not Classified."	" All First Class, and good Property."	" Not Classified."	– –	" Not Classified."
Amount Insured on Second Class,	– –		– –	– –	– –
Amount Insured on Third Class,	– –		– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Second Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	– –	– –	– –
Losses in Second Class,	– –	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

	BOSTON.				
	Mechanics' Mut'l Fire. Commenced September 1, 1836.	People's Mutual Fire. Commenced April 1, 1847.	South Mutual Fire. Commenced June 1, 1845.	State Mutual Fire. Commenced May 1, 1843.	Union Mutual Fire. Commenced May 1, 1843.
Amount Insured by existing Policies, . .	$14,913,365 00	$1,556,959 00	$171,850 00	$3,394,246 00	$4,958,196 00
Amount of Premiums and Deposits received on same, ...	355,186 37	58,262 11	3,426 43	100,826 28	124,720 97
Portion of Premiums and Deposits received in Money, ...	179,762 84	20,240 07	2,198 17	55,411 13	64,061 18
Portion of Premiums and Deposits received in Notes, ...	175,423 53	38,022 04	1,228 27	45,415 15	60,659 79
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	156,374 64	27,699 86	900 38	42,356 08	46,102 88
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	109,530 03	70,494 08	2,182 70	75,968 58	32,335 18
Amount Assessed on Notes for the same period, ...	- -	38,440 88	- -	32,364 65	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	710,372 74	107,850 20	6,852 86	201,652 56	249,441 94
Amount of Assessments uncollected, . .	- -	15,716 19	- -	7,847 64	- -
Amount of Dividends paid to Policy-holders during same period, ...	211,750 06	121,879 60	6,814 46	52,015 86	44,839 73
Amount of Policies terminated the past year, ...	3,404,145 00	1,506,976 00	156,435 00	1,699,007 00	1,098,781 00

Amount of Policies issued the past year,	3,930,605 00	806,221 00	151,500 00	1,716,357 00	1,591,931 00
Amount of Premiums and Deposits received for said Policies,	84,840 21	29,025 45	2,540 93	40,712 00	32,665 24
Amount of Losses paid the past year,	14,671 51	5,510 65	104 75	13,855 76	4,720 00
Amount of Losses ascertained and unpaid,	127 30	12,577 21	– –	– –	337 29
Amount of Assessments on Notes the past year,	– –	18,936 01	– –	4,704 90	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	45,245 06	14,588 41	1,205 68	16,140 84	12,355 19
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	250 31	– –	350 00	– –
Highest Rate of Interest paid,	6 per cent.	6 per cent.	– –	6 per cent.	6 per cent.
Highest Rate of Interest received,	6 " "	8 " "	– –	6 " "	6 " "
Amount Insured on Real Estate,	14,516,390 00	358,273 00	105,700 00	2,745,366 00	4,549,500 00
Amount Insured on Personal Property,	396,975 00	447,948 00	66,150 00	648,880 00	408,696 00
Amount Insured on First Class,	"Not Classified."	277,004 00	"Not Classified."	– –	"Not Classified."
Amount Insured on Second Class,	– –	529,217 00	– –	– –	– –
Amount Insured on Third Class,	– –	"No such Classes."	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	6,282 12	– –	– –	– –
Premiums and Deposits received in Second Class,	– –	22,743 33	– –	– –	– –
Premiums and Deposits received in Third Class,	– –	"No such Classes."	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	1,178 83	– –	– –	– –
Losses in Second Class,	– –	4,331 82	– –	– –	– –
Losses in Third Class,	– –	"No such Classes."	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

	CHELSEA.	ANDOVER.	DANVERS.	GEORGETOWN.	GLOUCESTER.
	Chelsea Mutual Fire. Commenced May 21, 1847.	Merrimack Mut'l Fire. Commenced April 21, 1828.	Danvers Mutual Fire. Commenced August 1, 1829.	Farmers' Mutual Fire. Commenced September 24, 1844.	Annisquam Mut'l Fire. Commenced December 28, 1847.
Amount Insured by existing Policies, . .	$1,002,381 00	$1,962,136 00	$726,515 00	$2,833,097 66	9,390 00
Amount of Premiums and Deposits received on same, ...	44,000 58	70,534 70	40,140 03	176,281 39	5,218 45
Portion of Premiums and Deposits received in Money, ...	10,864 40	14,106 94	13,380 01	8,814 06	156 55
Portion of Premiums and Deposits received in Notes, ...	33,136 18	56,427 76	26,760 02	167,467 33	5,061 90
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	9,278 24	1,278 78	12,942 33	– –	526 40
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	25,880 12	19,236 60	1,591 38	12,903 84	– –
Amount Assessed on Notes for the same period, ...	4,549 21	7,136 87	– –	5,433 01	341 00
Amount Assessed beyond the Amount of Notes, ...	– –	– –	– –	– –	– –
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	– –	169,283 28	– –	– –	– –
Amount of Assessments uncollected, . .	2,195 49	124 44	– –	1,340 48	112 70
Amount of Dividends paid to Policy-holders during same period, ...	1,712 86	– –	– –	– –	– –
Amount of Policies terminated the past year, ...	691,801 00	611,355 00	102,150 00	615,542 00	22,850 00

Amount of Policies issued the past year, .	637,774 00	545,615 00	124,800 00	841,234 00	28,585 00
Amount of Premiums and Deposits received for said Policies, ...	15,871 30	19,035 75	6,836 91	51,954 97	857 55
Amount of Losses paid the past year, . .	4,310 00	5,714 30	– –	3,403 00	– –
Amount of Losses ascertained and unpaid, .	– –	100 00	– –	– –	– –
Amount of Assessments on Notes the past year, ...	– –	– –	– –	1 820 61	– –
Amount of Assessments the past year beyond the amount of Notes, ...	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year, ...	488 47	– –	– –	– –	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise, . .	– –	– –	– –	3,500 00	– –
Highest Rate of Interest paid, . . .	6 per cent.	– –	– –	6 per cent.	– –
Highest Rate of Interest received, . .	6 " "	– –	8 per cent.	6 " "	6 per cent.
Amount Insured on Real Estate, . . .	– –	1,842,011 00	726,515 00	– –	74,040 00
Amount Insured on Personal Property, .	– –	120,125 00	– –	– –	5,350 00
Amount Insured on First Class, . . .	429,439 00	– –	– –	841,234 00	– –
Amount Insured on Second Class, . .	572,942 00	– –	" Not Classified."	– –	– –
Amount Insured on Third Class, . . .	" No such Classes."	– –	– –	– –	– –
Amount Insured on Fourth Class, . .	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class, ...	33,136 18	– –	– –	51,954 97	– –
Premiums and Deposits received in Second Class, ...	10,864 40	– –	– –	– –	– –
Premiums and Deposits received in Third Class, ...	" No such Classes."	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class, ...	– –	– –	– –	– –	– –
Losses in First Class, ...	– –	– –	– –	2,408 00	– –
Losses in Second Class, ...	– –	– –	– –	– –	– –
Losses in Third Class, ...	" No such Classes."	– –	– –	– –	– –
Losses in Fourth Class, ...	– –	– –	– –	– –	– –

	GROVELAND.	HAVERHILL.		IPSWICH.	LYNN.
	Groveland Mut'l Fire. Commenced March 8, 1828.	Haverhill Mutual Fire. Commenced December 25, 1841.	Pentucket Mut'l Fire. Commenced April 16, 1853.	Hancock Mutual Fire. Commenced 1846.	Lynn Mutual Fire. Commenced August 1, 1828.
Amount Insured by existing Policies, . .	$425,550 00	$2,695,924 00	$194,802 00	$947,137 00	$1,221,375 00
Amount of Premiums and Deposits received on same, ...	13,318 50	333,924 74	4,129 42	54,093 56	83,192 11
Portion of Premiums and Deposits received in Money, ...	- -	33,635 58	2,064 71	8,249 30	16,722 93
Portion of Premiums and Deposits received in Notes, ...	- -	300,289 16	2,064 71	45,844 26	66,469 18
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, ...	35 05	4,679 41	1,625 30	- -	16,451 31
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, ...	1,660 00	35,603 66	- -	4,958 76	4,251 01
Amount Assessed on Notes for the same period, ...	1,765 37	7,355 53	- -	3,289 87	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	- -	890,000 00	6,194 13	88,398 65	83,192 11
Amount of Assessments uncollected, . .	- -	76 81	- -	2,800 00	- -
Amount of Dividends paid to Policy-holders during same period, ...	- -	1,371 64	- -	- -	13,875 23
Amount of Policies terminated the past year, ...	14,706 00	459,744 00	12,125 00	205,341 00	163,890 00

Amount of Policies issued the past year,	50,842 00	1,534,347 00	206,927 00	153,556 00	191,620 00
Amount of Premiums and Deposits received for said Policies,	1,615 90	195,825 35	4,265 52	7,370 37	13,256 45
Amount of Losses paid the past year,	225 00	17,047 23	– –	519 53	2,698 37
Amount of Losses ascertained and unpaid,	125 00	1,661 33	739 24	2,105 00	– –
Amount of Assessments on Notes the past year,	– –	1,055 53	– –	3,289 87	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	146 12	– –	– –	2,049 98
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	314 00	2,750 00	839 24	3,162 00	– –
Highest Rate of Interest paid,	6 per cent.	6 per cent.	– –	6 per cent.	– –
Highest Rate of Interest received,	– –	6 " "	– –	– –	8 per cent.
Amount Insured on Real Estate,	387,936 00	1,610,502 00	90,455 00	742.590 00	1,118,880 00
Amount Insured on Personal Property,	37,614 00	1,085,422 00	104,347 00	204,547 00	102,495 00
Amount Insured on First Class,	"Not Classified."	407,905 00	"Not Classified."	"Not Classified."	1,221,375 00
Amount Insured on Second Class,	– –	705,646 00	– –	– –	– –
Amount Insured on Third Class,	– –	779,482 00	– –	– –	– –
Amount Insured on Fourth Class,	– –	802,891 00	– –	– –	– –
Premiums and Deposits received in First Class,	– –	39,305 97	– –	– –	13,256 45
Premiums and Deposits received in Second Class,	– –	65,918 70	– –	– –	– –
Premiums and Deposits received in Third Class,	– –	86,551 00	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	141,149 07	– –	– –	– –
Losses in First Class,	– –	225 00	– –	– –	2,698 37
Losses in Second Class,	– –	675 00	– –	– –	– –
Losses in Third Class,	– –	6,834 68	– –	– –	– –
Losses in Fourth Class,	– –	11,883 88	– –	– –	– –

	LYNN.	NEWBURYPORT.	SALEM.		
	Sagamore Mutual Fire. Commenced April 6, 1852.	Newburyport Mutual Fire. Commenced August 1, 1829.	Essex Mutual Fire. Commenced September 5, 1829.	Hamilton Mutual Fire. Commenced March 20, 1852.	Holyoke Mutual Fire. Commenced May 23, 1843.
Amount Insured by existing Policies, . .	$227,475 00	$506,235 00	$768,850 00	$3,024,582 00	$5,310,332 50
Amount of Premiums and Deposits received on same, ...	16,508 24	19,592 10	89,115 35	234,942 33	354,486 53
Portion of Premiums and Deposits received in Money, ...	3,426 24	6,530 70	17,823 07	39,157 05	28,449 87
Portion of Premiums and Deposits received in Notes, ...	13,082 00	13,061 40	71,292 28	195,785 28	326,036 66
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	720 61	7,550 00	17,543 82	37,382 21	35,829 26
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	2,600 00	742 67	3,469 90	19,087 36	52,957 25
Amount Assessed on Notes for the same period, ...	- -	- -	- -	- -	57,555 00
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	16,508 24	58,776 30	160,407 63	- -	372,983 74
Amount of Assessments uncollected, . .	- -	- -	- -	- -	7,952 84
Amount of Dividends paid to Policy-holders during same period, ...	79 45	761 33	5,323 90	- -	700 40
Amount of Policies terminated the past year, ...	13,135 00	69,500 00	68,550 00	1,060,450 00	1,287,685 50

Amount of Policies issued the past year,	69,595 00	73,000 00	113,900 00	1,606,082 00	1,459,459 00
Amount of Premiums and Deposits received for said Policies,	5,231 49	2,521 05	13,073 80	128,925 84	32,103 57
Amount of Losses paid the past year,	2,600 00	– –	27 30	10,821 04	4,724 53
Amount of Losses ascertained and unpaid,	500 00	– –	– –	5,850 00	1,600 00
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	9,700 00
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	49 45	145 67	1,138 02	– –	497 70
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	– –	– –	– –	6,250 00
Highest Rate of Interest paid,	– –	6 per cent.	– –	6 per cent.	6 per cent.
Highest Rate of Interest received,	5 per cent.	6 " "	6 per cent.	6 " "	– –
Amount Insured on Real Estate,	109,005 00	477,010 00	737,350 00	– –	3,886,842 50
Amount Insured on Personal Property,	118,470 00	29,225 00	31,500 00	– –	1,423,490 00
Amount Insured on First Class,	227,475 00	– –	"Risks not Classified."	368,946 00	2,795,668 50
Amount Insured on Second Class,	– –	– –		836,616 00	2,514,664 00
Amount Insured on Third Class,	– –	– –	– –	1,117,645 00	– –
Amount Insured on Fourth Class,	– –	– –	– –	701,375 00	– –
Premiums and Deposits received in First Class,	5,231 49	– –	– –	24,054 36	178,907 25
Premiums and Deposits received in Second Class,	– –	– –	– –	72,891 09	175,579 28
Premiums and Deposits received in Third Class,	– –	– –	– –	60,433 62	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	77,563 26	– –
Losses in First Class,	3,100 00	– –	– –	630 00	992 52
Losses in Second Class,	– –	– –	– –	1,479 61	5,314 08
Losses in Third Class,	– –	– –	– –	5,613 91	– –
Losses in Fourth Class,	– –	– –	– –	8,947 52	– –

	SALEM.	SAUGUS.	WEST NEWBURY.	BRIGHTON.	CAMBRIDGE.
	Salem Mutual Fire. Commenced May 14, 1838.	Saugus Mutual Fire. Commenced April 1, 1852.	West Newbury Mutual Fire. Commenced 1828.	Citizens' Mutual Fire. Commenced October 5, 1846.	Cambridge Mut'l Fire. Commenced January 13, 1834.
Amount Insured by existing Policies, . .	$749,850 00	$1,039,605 00	$1,072,574 00	$3,236,799 00	$1,487,365 00
Amount of Premiums and Deposits received on same, ...	49,863 80	110,243 56	43,440 92	247,516 01	145,680 82
Portion of Premiums and Deposits received in Money, ...	12,465 95	- -	- -	14,922 82	6,869 49
Portion of Premiums and Deposits received in Notes, ...	37,397 85	110,243 56	43,440 92	232,593 19	138,811 33
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, ...	11,595 72	- -	375 00	4,952 04	1,897 61
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	11,441 54	1,532 40	3,200 00	45,747 90	17,509 82
Amount Assessed on Notes for the same period, ...	- -	- -	- -	22,928 41	16,959 82
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	137,125 45	1,717 39	- -	- -	3,752 82
Amount of Assessments uncollected, . .	- -	- -	- -	8,955 36	314 10
Amount of Dividends paid to Policy-holders during same period, ...	18,201 74	- -	- -	3,612 32	41 58
Amount of Policies terminated the past year, ...	392,475 00	37,735 00	103,099 00	980,074 00	342,688 00

Amount of Policies issued the past year,	442,750 00	389,151 00	129,135 00	1,254,191 00	271,875 00
Amount of Premiums and Deposits received for said Policies,	29,694 76	41,013 08	5,356 88	62,304 48	29,238 29
Amount of Losses paid the past year,	3,052 14	1,532 40	250 00	17,078 03	2,675 00
Amount of Losses ascertained and unpaid,	- -	- -	- -	3,740 00	- -
Amount of Assessments on Notes the past year,	- -	- -	- -	6,537 25	- -
Amount of Assessments the past year beyond the amount of Notes,	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders the past year,	5,049 53	- -	- -	1,158 72	41 58
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	- -	1,717 39	- -	4,824 53	1,500 00
Highest Rate of Interest paid,	- -	6 per cent.	- -	6 per cent.	6 per cent.
Highest Rate of Interest received,	6 per cent.	- -	- -	6 " "	6 " "
Amount Insured on Real Estate,	505,325 00	663,423 00	- -	603,996 00	1,273,353 00
Amount Insured on Personal Property,	244,525 00	376,182 00	- -	650,195 00	214,012 00
Amount Insured on First Class,	"Risks not Classified."	"All First Class."	"Not Classified."	278,898 00	- -
Amount Insured on Second Class,		- -	- -	975,293 00	- -
Amount Insured on Third Class,	- -	- -	- -	- -	- -
Amount Insured on Fourth Class,	- -	- -	- -	- -	- -
Premiums and Deposits received in First Class,	- -	110,243 56	- -	21,893 10	- -
Premiums and Deposits received in Second Class,	- -	- -	- -	40,411 48	- -
Premiums and Deposits received in Third Class,	- -	- -	- -	- -	- -
Premiums and Deposits received in Fourth Class,	- -	- -	- -	- -	- -
Losses in First Class,	- -	1,532 40	- -	6,922 37	- -
Losses in Second Class,	- -	- -	- -	13,895 66	- -
Losses in Third Class,	- -	- -	- -	- -	- -
Losses in Fourth Class,	- -	- -	- -	- -	- -

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	CHARLESTOWN.	CONCORD.	HOLLISTON.	LOWELL.	
	Charlestown M'l Fire. Commenced May 10, 1836.	Middlesex Mut'l Fire. Commenced May 17, 1826.	Holliston Mutual Fire. Commenced August 28, 1841.	Lowell Mutual Fire. Commenced May 8, 1832.	Traders' & Mechanics' Mutual Fire. Commenced June 1, 1848.
Amount Insured by existing Policies, . .	$2,929,819 00	$7,201,349 00	$1,315,063 25	$1,091,072 50	$3,729,836 00
Amount of Premiums and Deposits received on same, ...	363,623 00	549,464 09	104,441 05	104,468 13	274,372 38
Portion of Premiums and Deposits received in Money, ...	19,981 00	19,677 95	4,722 58	9,011 07	21,483 58
Portion of Premiums and Deposits received in Notes, ...	343,642 00	529,786 14	99,718 47	95,396 07	252,888 80
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	1,600 52	40,330 25	1,477 56	3,660 28	6,902 96
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	46,282 30	101,086 10	3,529 25	13,008 04	34,853 28
Amount Assessed on Notes for the same period, ...	30,936 61	71,354 53	- -	12,481 47	8,000 00
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	330,885 69	591,347 58	99,718 47	- -	505,777 60
Amount of Assessments uncollected, . .	- -	36,377 76	- -	1,919 31	- -
Amount of Dividends paid to Policy-holders during same period, ...	- -	102 24	- -	- -	- -
Amount of Policies terminated the past year, ...	422,949 00	1,499,164 00	177,852 00	534,194 50	1,624,175 00

Amount of Policies issued the past year,	545,511 00	1,159,210 00	271,586 25	550,328 50	1,703,342 00
Amount of Premiums and Deposits received for said Policies,	61,137 02	88,784 35	27,842 49	31,930 75	54,353 25
Amount of Losses paid the past year,	8,388 33	25,946 77	1,268 50	3,750 00	6,818 89
Amount of Losses ascertained and unpaid	8,500 00	1,480 00	– –	1,587 00	2,422 00
Amount of Assessments on Notes the past year,	– –	35,174 07	– –	4,473 04	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	102 24	– –	– –	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	9,500 00	20,250 87	– –	2,687 00	– –
Highest Rate of Interest paid,	6 per cent.	6 per cent.	– –	6 per cent.	– –
Highest Rate of Interest received,	6 " "	6 " "	5 per cent.	6 " "	6 per cent.
Amount Insured on Real Estate,	– –	5,844,524 00	1,145,487 25	870,870 50	5,371,828 32
Amount Insured on Personal Property,	– –	1,356,825 00	169,576 00	220,202 00	2,659,465 84
Amount Insured on First Class,	"But one Class."	"Only one Class."	– –	"No Classes."	3,348,725 80
Amount Insured on Second Class,	– –	– –	– –	– –	4,682,568 36
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	– –	– –	– –	306,987 19
Premiums and Deposits received in Second Class,	– –	– –	– –	– –	172,257 78
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	– –	– –	9,565 89
Losses in Second Class,	– –	– –	– –	– –	25,287 39
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

	MARLBOROUGH.	SOUTH READING.	WESTFORD.	FITCHBURG.	MILFORD.
	Marlborough M'l Fire. Commenced June 1, 1836.	Mutual Safety Fire. Commenced August 6, 1853.	Westford Mutual Fire. Commenced 1840.	Fitchburg Mutual Fire. Commenced September 1, 1847.	Milford Mutual Fire. Commenced January 1, 1852.
Amount Insured by existing Policies, . .	$1,033,926 50	144,049 00	$155,090 00	$1,798,674 50	$419,799 00
Amount of Premiums and Deposits received on same, ...	78,986 44	9,997 45	9,584 56	90,839 20	12,494 67
Portion of Premiums and Deposits received in Money, ...	2,369 59	566 99	279 16	22,709 80	4,164 89
Portion of Premiums and Deposits received in Notes, ...	76,616 85	9,472 41	9,305 40	68,129 40	8,329 78
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	889 14	566 99	- -	18,174 56	1,983 77
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	5,178 50	- -	730 00	17,935 81	537 86
Amount Assessed on Notes for the same period, ...	3,555 68	- -	400 00	4,357 47	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	75,431 44	- -	8,274 00	181,678 40	20,924 45
Amount of Assessments uncollected, . .	- -	- -	30 00	111 50	- -
Amount of Dividends paid to Policy-holders during same period, ...	- -	- -	- -	4,748 67	178 44
Amount of Policies terminated the past year, ...	142,859 00	14,850 00	8,425 00	520,119 00	122,791 00

Amount of Policies issued the past year,	180,127 50	158,899 00	18,400 00	950,089 00	199,643 00
Amount of Premiums and Deposits received for said Policies,	12,971 44	10,039 40	1,137 50	46,629 36	5,315 82
Amount of Losses paid the past year,	22 50	– –	200 00	5,582 13	537 86
Amount of Losses ascertained and unpaid,	– –	– –	6 00	100 95	– –
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	– –	– –	1,378 59	178 44
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –		50 00	78 90	65 00
Highest Rate of Interest paid,	6 per cent.	– –	6 per cent.	– –	– –
Highest Rate of Interest received,	6 " "	6 per cent.	6 " "	6 per cent.	6 per cent.
Amount Insured on Real Estate,	– –	124,027 00	139,665 00	1,174,825 50	146,833 00
Amount Insured on Personal Property,	– –	34,872 00	15,425 00	623,849 00	272,966 00
Amount Insured on First Class,	"No Classes."	"No Classes."	147,280 00	1,418,364 50	"No Classes."
Amount Insured on Second Class,	– –	– –	77,810 00	380,310 00	– –
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	– –	8,836 80	63,031 88	– –
Premiums and Deposits received in Second Class,	– –	– –	747 76	27,807 32	– –
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	724 00	2,589 66	– –
Losses in Second Class,	– –	– –	6 00	15,346 15	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

	WORCESTER.				NORTHAMPTON.
	Manufacturers' Mutual Fire. Commenced August, 1834.	Merchants' and Farmers' Mutual Fire. Commenced January 1, 1847.	Peoples' Mutual Fire. Commenced May 1, 1847.	Worcester Mut'l Fire. Commenced May 1, 1824.	Hampshire Mut'l Fire. Commenced July, 1832.
Amount Insured by existing Policies, . .	See Remarks.	$8,942,759 00	$10,523,968 00	$12,527,974 00	$3,004,427 00
Amount of Premiums and Deposits received on same, ...		298,461 93	510,197 25	886,439 00	124,583 10
Portion of Premiums and Deposits received in Money, ...		99,487 31	146,549 05	177,287 80	41,527 70
Portion of Premiums and Deposits received in Notes, ...		198,974 62	363,648 20	709,151 20	83,055 40
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, ...		66,303 52	175,801 92	147,458 63	28,120 86
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .		115,367 84	193,207 38	61,716 22	15,384 31
Amount Assessed on Notes for the same period, ...		- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...		- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...		- -	1,020,394 50	- -	- -
Amount of Assessments uncollected, . .		- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, ...		34,703 69	41,704 33	85,853 02	25,072 20
Amount of Policies terminated the past year, ...		5,677,324 00	7,106,883 00	1,470,733 00	445,419 00

Amount of Policies issued the past year,	See Remarks.	5,053,699 00	7,864,038 00	2,498,621 00	724,032 00
Amount of Premiums and Deposits received for said Policies,		132,488 55	361,694 53	170 873 90	28,125 45
Amount of Losses paid the past year,		24,832 13	60,199 65	10,926 21	3,985 37
Amount of Losses ascertained and unpaid,		12,500 00	7,811 35	150 00	– –
Amount of Assessments on Notes the past year,		– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,		– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,		8,572 82	7,128 94	18,690 53	3,823 75
Amount of Debts owed by the Company for Money Borrowed, or otherwise,		– –	300 00	– –	– –
Highest Rate of Interest paid,		– –	– –	6 per cent.	– –
Highest Rate of Interest received,		– –	6 per cent.	6 " "	8 per cent.
Amount Insured on Real Estate,		– –	5,653,599 77	10,977,020 00	– –
Amount Insured on Personal Property,		– –	4,870,368 23	1,550,954 00	– –
Amount Insured on First Class,		"Not Classified."	– –	"Only one Class."	"But one Class."
Amount Insured on Second Class,		– –	– –	– –	– –
Amount Insured on Third Class,		– –	– –	– –	– –
Amount Insured on Fourth Class,		– –	– –	– –	– –
Premiums and Deposits received in First Class,		– –	– –	– –	– –
Premiums and Deposits received in Second Class,		– –	– –	– –	– –
Premiums and Deposits received in Third Class,		– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,		– –	– –	– –	– –
Losses in First Class,		– –	– –	– –	– –
Losses in Second Class,		– –	– –	– –	– –
Losses in Third Class,		– –	– –	– –	– –
Losses in Fourth Class,		– –	– –	– –	– –

	SPRINGFIELD.		WESTFIELD.	CONWAY.	GREENFIELD.
	Hampden Mutual Fire. Commenced May 1, 1851.	Mutual Fire. Commenced July, 1827.	Westfield Mutual Fire. Commenced November 1, 1852.	Conway Mutual Fire. Commenced August 11, 1849.	Franklin Mutual Fire. Commenced September 12, 1829.
Amount Insured by existing Policies, . .	$3,770,031 42	$1,879,045 50	$139,300 00	$3,917,382 00	$1,178,761 15
Amount of Premiums and Deposits received on same, ...	88,522 60	118,965 72	4,200 99	107,170 26	62,775 50
Portion of Premiums and Deposits received in Money, ...	37,904 41	23,793 14	1,400 33	35,723 42	12,555 10
Portion of Premiums and Deposits received in Notes, ...	50,618 19	95,172 58	2,800 66	71,446 84	50,220 40
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, ...	71,035 46	22,947 81	1,127 29	12,676 76	4,174 46
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	24,368 34	6,060 67	300 00	35,207 78	9,825 00
Amount Assessed on Notes for the same period, ...	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	- -	- -	- -	- -	- -
Amount of Assessments uncollected, . .	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, ...	523 50	11,031 49	578 84	3,033 23	3,216 87
Amount of Policies terminated the past year, ...	918,483 00	283,216 00	64,460 00	1,018,628 00	259,520 75

Amount of Policies issued the past year,	2,993,721 42	377,020 00	101,425 00	1,708,702 00	234,847 75
Amount of Premiums and Deposits received for said Policies,	32,540 22	24,323 55	3,223 80	48,313 05	9,085 52
Amount of Losses paid the past year,	12,873 68	1,777 00	300 00	10,626 66	1,398 00
Amount of Losses ascertained and unpaid,	6,300 00	– –	– –	2,525 00	– –
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	377 87	2,693 27	549 44	525 17	754 81
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	– –	9 50	751 33	– –
Highest Rate of Interest paid,	– –	– –	– –	6 per cent.	– –
Highest Rate of Interest received,	6 per cent.	8 per cent.	6 per cent.	6 " "*	6 per cent.
Amount Insured on Real Estate,	1,742,212 50	377,020 00	94,870 00	– –	– –
Amount Insured on Personal Property,	2,028,018 42	– –	44,430 00	– –	– –
Amount Insured on First Class,	– –	377,020 00	"All First Class."	627,907 00	– –
Amount Insured on Second Class,	– –	– –	– –	1,080,795 00	– –
Amount Insured on Third Class,	– –	– –	– –	"No 3d or 4th Classes."	– –
Amount Insured on Fourth Class,	"No Classification."	– –	– –		"But one Class."
Premiums and Deposits received in First Class,	– –	24,323 55	2,149 20	14,212 68	– –
Premiums and Deposits received in Second Class,	– –	– –	– –	34,100 37	–
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	1,777 00	300 00	1,588 68	– –
Losses in Second Class,	– –	– –	– –	5,911 98	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

* Except on Bank Stock.

	NORTH ADAMS.	PITTSFIELD.	STOCKBRIDGE.	G'T BARRINGTON.	COHASSET.
	Adams Mutual Fire. Commenced Sept. 1, 1851.	Berkshire Mutual Fire. Commenced August 1, 1835.	Mechanics' & Farmers' Mutual Fire. Commenced June 1, 1848.	Gt. Barrington Mutual Fire. Commenced January 1, 1852.	Cohasset Mutual Fire. Commenced March 1, 1846.
Amount Insured by existing Policies, . .	$228,937 00	$2,149,883 00	$776,639 75	$114,205 00	$84,175 00
Amount of Premiums and Deposits received on same, ...	6,495 36	67,260 33	30,108 60	3,658 47	6,164 71
Portion of Premiums and Deposits received in Money, ...	2,165 12	22,420 11	7,527 15	1,219 49	1,416 27
Portion of Premiums and Deposits received in Notes, ...	4,330 24	44,840 22	22,581 45	2,438 98	4,748 44
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, ...	1,756 95	14,528 53	5,284 28	1,001 82	- -
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	- -	9,144 84	4,180 81	- -	752 50
Amount Assessed on Notes for the same period, ...	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	- -	- -	60,217 20	- -	- -
Amount of Assessments uncollected, . .	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, ...	171 11	8,816 06	1,592 02	- -	442 95
Amount of Policies terminated the past year, ...	45,745 00	263,234 00	402,757 00	12,700 00	56,793 00

Amount of Policies issued the past year,	88,352 00	330,175 00	244,406 00	25,100 00	45,650 00
Amount of Premiums and Deposits received for said Policies,	2,591 82	11,186 58	8,232 80	770 19	3,387 40
Amount of Losses paid the past year,	– –	2,737 42	909 25	– –	75 00
Amount of Losses ascertained and unpaid,	– –	30 50	602 00	– –	– –
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	115 39	1,805 05	730 92	– –	442 95
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	– –	311 04	– –	– –
Highest Rate of Interest paid,	– –	– –	6 per cent.	– –	– –
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 " "	6 per cent.	7 per cent.
Amount Insured on Real Estate,	149,651 00	2,047,019 00	524,856 25	82,890 00	78,400 00
Amount Insured on Personal Property,	79,286 00	102,864 00	251,783 50	31,315 00	5,775 00
Amount Insured on First Class,	228,937 00	2,149,883 00	– –	114,205 00	– –
Amount Insured on Second Class,	– –	– –	– –	– –	– –
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	"But one Class."	– –	"No Classes."
Premiums and Deposits received in First Class,	6,495 36	67,260 33	– –	3,658 47	– –
Premiums and Deposits received in Second Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	9,144 84	– –	– –	– –
Losses in Second Class,	– –	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

	DEDHAM.		QUINCY.	ROXBURY.	WEYMOUTH.
	Dedham Mutual Fire. Commenced July 1, 1837.	Norfolk Mutual Fire. Commenced July 1, 1825.	Quincy Mutual Fire. Commenced May 28, 1851.	City Mutual Fire. Commenced August 1846.	Weymouth & Braintree Mutual Fire. Commenced Aug. 1, 1833.
Amount Insured by existing Policies, . .	$299,743 00	$8,405,053 00	$2,310,225 75	$247,977 00	$1,067,832 00
Amount of Premiums and Deposits received on same, ...	16,243 40	537,910 10	100,112 58	7,200 00	63,322 62
Portion of Premiums and Deposits received in Money, ...	3,248 68	107,582 02	25,044 07	3,600 00	12,774 86
Portion of Premiums and Deposits received in Notes, ...	12,994 72	430,328 08	75,068 51	3,600 00	50,547 76
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	2,681 99	78,317 94	18,196 30	– –	7,213 02
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	14,303 60	34,735 93	3,311 34	1,900 00	9,744 99
Amount Assessed on Notes for the same period, ...	– –	– –	– –	– –	– –
Amount Assessed beyond the Amount of Notes, ...	– –	– –	– –	– –	– –
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	– –	– –	– –	15,369 00	– –
Amount of Assessments uncollected, . .	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders during same period, ...	528 34	31,809 25	1,429 14	– –	8,266 60
Amount of Policies terminated the past year, ...	298,528 00	1,347,656 00	444,332 00	– –	252,502 00

Amount of Policies issued the past year,	299,743 00	1,758,221 00	1,693,512 75	– –	380,402 00
Amount of Premiums and Deposits received for said Policies,	16,243 40	103,962 70	68,275 84	2,244 00	26,482 97
Amount of Losses paid the past year,	1,000 00	3,855 00	3,143 01	– –	3,002 00
Amount of Losses ascertained and unpaid,	325 00	105 00	48 33	– –	– –
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	9,190 68	1,159 94	– –	1,550 55
Amount of Debts owed by the Company for Money Borrowed or otherwise,	951 14	– –	662 67	– –	– –
Highest Rate of Interest paid,	– –	– –	6 per cent.	– –	– –
Highest Rate of Interest received,	– –	6 per cent.	6 " "	6 per cent.	6 per cent.
Amount Insured on Real Estate,	41,350 00	8,405,053 00	1,714,883 00	232,157 00	829,444 00
Amount Insured on Personal Property,	258,393 00	– –	1,236,427 75	15,820 00	238,388 00
Amount Insured on First Class,	– –	– –	– –	247,977 00	829,444 00
Amount Insured on Second Class,	– –	– –	– –	– –	238,388 00
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	" No classes."	" No Classes."	" No separate Classes."	– –	– –
Premiums and Deposits received in First Class,	– –	– –	– –	7,200 00	49,816 94
Premiums and Deposits received in Second Class,	– –	– –	– –	– –	13,505 68
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	– –	– –	897 00
Losses in Second Class,	– –	– –	– –	– –	2,105 00
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

	ATTLEBOROUGH.	NEW BEDFORD.	TAUNTON.	HINGHAM.	WAREHAM.
	Attleborough M'l Fire. Commenced July 1, 1845.	Bristol Co. Mut'l Fire. Commenced July 4, 1829.	People's Equitable M'l Fire. Commenced April 20, 1848.	Hingham Mutual Fire. Commenced September 1, 1826.	Plymouth County Mutual Fire. Commenced 1828.
Amount Insured by existing Policies, . .	$476,495 00	$4,525,530 50	$2,318,282 00	$5,194,158 00	$135,228 00
Amount of Premiums and Deposits received on same, ...	40,694 98	- -	104,691 81	342,995 59	9,038 60
Portion of Premiums and Deposits received in Money, ...	1,169 15	- -	20,938 36	69,039 07	1,807 71
Portion of Premiums and Deposits received in Notes, ...	39,525 83	408,297 70	83,753 45	273,956 52	7,230 89
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	- -	690 03	10,441 50	54,707 48	- -
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	4,327 00	23,682 59	25,024 72	21,977 00	2,783 66
Amount Assessed on Notes for the same period, ...	3,670 44	14,269 90	18,233 20	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of Liability of Parties insured to Assessment, in addition to the amount already collected, ...	75,381 22	- -	- -	685,991 18	- -
Amount of Assessments uncollected, . .	92 97	- -	6,470 50	- -	- -
Amount of Dividends paid to Policy-holders, during same period, ...	- -	- -	- -	30,964 09	- -
Amount of Policies terminated the past year, ...	115,402 00	639,825 00	394,328 00	648,385 00	66,369 00

Amount of Policies issued the past year,	102,505 00	885,990 00	612,995 00	941,178 00	– –
Amount of Premiums and Deposits received for said Policies,	8,895 12	85,438 50	22,410 91	62,807 28	20,890 00
Amount of Losses paid the past year,	1,410 00	5,176 95	1,730 25	5,944 00	1,400 00
Amount of Losses ascertained and unpaid,	15 00	– –	950 00	– –	– –
Amount of Assessments on Notes the past year,	1,470 84	– –	1,879 08	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	– –	– –	6,782 15	– –
Amount of Debts owed by the Company, for Money Borrowed, or otherwise,	– –	1,200 00	421 87	– –	– –
Highest Rate of Interest paid,	6 per cent.	6 per cent.	– –	– –	– –
Highest rate of Interest received,	6 " "	6 " "	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate,	472,375 00	4,525,530 50	1,537,162 00	4,861,283 00	126,728 00
Amount Insured on Personal Property,	4,120 00	– –	781,120 00	332,875 00	8,500 00
Amount Insured on First Class,	– –	4,525,530 50	2,018,073 00	– –	135,228 00
Amount Insured on Second Class,	– –	– –	300,209 00	– –	– –
Amount Insured on Third Class,	– –	– –	"No. 3d or 4th Class."	"Risks not classed."	"But one class."
Amount Insured on Fourth Class,	– –	– –			
Premiums and Deposits received in First Class,	– –	408,297 70	95,395 46	– –	9,038 60
Premiums and Deposits received in Second Class,	– –	– –	9,296 35	– –	– –
Premiums and Deposits received in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	5,176 95	631 00	– –	200 00
Losses in Second Class,	– –	– –	2,051 00	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –

	YARMOUTH.				AGGREGATE.
	Barnstable County, M'l Fire. Commenced August 1, 1833.				
Amount Insured by existing Policies,	$1,756,129 00	– –	– –	– –	$169,993,686 48
Amount of Premiums and Deposits received on same,	68,478 30	– –	– –	– –	8,521,040 25
Portion of Premiums and Deposits received in Money,	22,826 10	– –	– –	– –	1,823,848 32
Portion of Premiums and Deposits received in Notes,	45,652 20	– –	– –	– –	7,092,152 10
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,	21,075 87	– –	– –	– –	1,523,165 00
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	6,734 97	– –	– –	– –	1,503,962 08
Amount Assessed on Notes for the same period,	– –	– –	– –	– –	365,378 92
Amount Assessed beyond the Amount of Notes,	– –	– –	– –	– –	– –
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	136,956 60	– –	– –	– –	7,549,167 92
Amount of Assessments uncollected,	– –	– –	– –	– –	92,438 09
Amount of Dividends paid to Policy-holders during same period,	9,833 76	– –	– –	– –	977,743 01
Amount of Policies terminated the past year,	241,562 00	– –	– –	– –	48,892,324 75

Amount of Policies issued the past year, .	362,101 00	– –	– –	– –	62,017,092 17
Amount of Premiums and Deposits received for said Policies, ...	4,692 72	– –	– –	– –	2,825,873 87
Amount of Losses paid the past year, . .	81 24	– –	– –	– –	373,902 30
Amount of Losses ascertained and unpaid, .	2,500 00	– –	– –	– –	88,989 40
Amount of Assessments on Notes the past year, . . \	– –	– –	– –	– –	89,041 20
Amount of Assessments the past year beyond the amount of Notes, ...	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year, ...	8,332 00	– –	– –	– –	229,480 64
Amount of Debts owed by the Company for Money Borrowed, or otherwise, . .	2,500 00	– –	– –	– –	73,512 46
Highest Rate of Interest paid, . . .	– –	– –	– –	– –	6 per cent.
Highest Rate of Interest received, . .	6 per cent.	– –	– –	– –	8 " "
Amount Insured on Real Estate, . . .	1,533,968 00	– –	– –	– –	112,044,733 09
Amount Insured on Personal Property, .	222,161 00	– –	– –	– –	24,858,865 74
Amount Insured on First Class, . . .	– –	– –	– –	– –	23,016,499 30
Amount Insured on Second Class, . .	– –	– –	– –	– –	12,894,458 36
Amount Insured on Third Class, . . .	– –	– –	– –	– –	1,897,127 00
Amount Insured on Fourth Class, . .	" Risks not Classed."	– –	– –	– –	1,504,266 00
Premiums and Deposits received in First Class, ...	– –	– –	– –	– –	1,550,969 61
Premiums and Deposits received in Second Class, ...	– –	– –	– –	– –	646,123 54
Premiums and Deposits received in Third Class, ...	– –	– –	– –	– –	146,984 62
Premiums and Deposits received in Fourth Class, ...	– –	– –	– –	– –	218,712 33
Losses in First Class, ...	– –	– –	– –	– –	52,282 51
Losses in Second Class, ...	– –	– –	– –	– –	76,403 69
Losses in Third Class, ...	– –	– –	– –	– –	12,448 59
Losses in Fourth Class, ...	– –	– –	– –	– –	20,781 40

REMARKS.

Boston Manufacturers' Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"Bills receivable, $44,000; interest, 1,095 83; cash, 1,453 52."

Eagle Fire. "Amount of assets other than notes received for premiums and deposits," is—"Cash on hand and premiums on policies not taken, and in the hands of agents, $1,465 29."

Long Pond Mutual Fire. "The company discontinued taking risks February 3d, 1853, and is closing up its affairs."

Massachusetts Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"Bank stocks, $126,200; notes secured by mortgages, 52,500; city of Boston notes, 33,000; cash on hand, 4,224 95."

Mechanics' Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"110 shares North Bank, $11,000; 213 shares State Bank, 12,780; 20 do Shoe and Leather Dealers', 2,000; 32 do Bunker Hill, 3,200; 33 do Massachusetts, 8,250; 49 do City, 4,900; 82 do Washington, 8,200; 20 do Globe, 2,000; 60 do Atlas, 6,000; 36 do Granite, 3,600; 62 do Atlantic, 6,200; 60 do Boylston, 6,000; 20 do Mechanics', 2,000; 35 do Merchants', 3,500; 126 do Grocers', 12,600; 30 do Bank of Commerce, 3,000; 50 do Traders', 5,000; 56 do Blackstone, 5,600; 10 do Faneuil Hall, 1,000; 50 do Eliot, 5,000; amount of notes receivable 8,902 83; interest on deposit notes, 31,070 22; cash, 4,571 59."

People's Mutual. "Amount of assets other than notes received for premiums and deposits," is—"Cash, consisting of bills receivable and cash on hand, $8,454 99; premiums on policies not delivered, 3,255 99; assessments, 15,988 88. Highest rate of interest received is on bank stock, 8 per cent."

South Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"Cash, $900 38."

State Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"Notes receivable, $2,705; real estate, 1,125; bank stocks, 7,712 75; railroad stocks, 2,450; railroad bonds, 2,990; cash, 5,901 83; amount due on notes 7,847 64; interest on deposit notes, 11,623 86."

Union Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"52 shares Merchants' Bank, $5,200; 88 do Tremont, 8,800; 44 do Boylston, 4,400; 20 do City, 2,000; 28 do Bank of Commerce, 2,800; 22 do Bank of North America, 2,200; 20 do Bay State, 2,000; 42 do Boston and Maine Railroad, 4,200; 30 do Boston and Providence, 2,587 50; interest on notes, 10,062 59; cash, 1,852 79."

Chelsea Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"Tradesman's Bank stock, $5,000; cash, 4,278 24; losses in first and second classes, 2,355 50."

Merrimack Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"Money loaned, $404 50; deposit in Andover Bank, 319 90; deposit in Andover Savings Bank, 400; cash, 134 38; office furniture of the value of 20 00."

Danvers Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"34 shares Danvers Bank, $3,400; 39 do Warren, 3,900; 27 do Village, 2,700; 21 do Asiatic, Salem, 630; 7 do Naumkeag do, 700; 11 do Commercial do, 733 33; note of an individual, 200; cash, 679. Highest rate of interest received is on bank stock, 8 per cent."

Annisquam Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"$375 at interest; 38 70 in hands of treasurer; 112 70 assets uncollected in hands of collector."

Groveland Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"Cash, $35 05; portion of premiums and deposits received in money, is one-third of one per cent. on all personal property; do do received in notes, is three per cent. on all insured. Amount of liability of parties insured to assessment, &c., is, their proportion of all losses according to the amount insured."

Haverhill. "Amount of assets other than notes received for premiums and deposits," is—"Safe, books, and office furniture, $200; policies in office and due from agents, 3,003 87; cash in treasurer's hands, 1,475 54. Losses in fourth class not fully adjusted, 2,346 33."

Pentucket Mutual Fire. "Amount of assets other than notes for premiums and deposits," is—"Cash on hand and in hands of agents, including sundry due bills, $1,625 30. Amount of debts owed by the company is for loss not yet due, 739 24; bills for printing and advertising, estimated at 100."

LYNN MUTUAL FIRE. "Amount of assets other than notes for premiums and deposits," is—"35 shares in Lynn Mechanics' Bank, $2,800; 13 do Laighton, 1,300; 20 do Eastern Railroad, 2,000; 15 do Portland Saco and Portsmouth, 1,500; notes secured by mortgages, 5,450; do against City of Lynn, 1,500; cash on hand, 1,901 31. Highest rate of interest received is, 8 per cent on stocks."

SAGAMORE MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"Cash, $720 61."

NEWBURYPORT MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"100 shares Merchants' Bank of Newburyport, $3,500; 15 do Mechanics' do, 1,500; 21 do Ocean do, 1,050; 15 do Washington Bank, Boston, 1,500."

ESSEX MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"30 shares Exchange Bank, $1,950; 30 do Commercial, 1,950; 20 do Naumkeag, 1,950; 20 do Mercantile, 1,900; 20 do Salem, 1,825; 4 do Warren, 388; 25 do general interest, 10; 20 do Portland, Saco and Portsmouth Railroad, 1,920; $2,000 Essex Railroad Bonds, 1,660; $1,000 Vermont Central Railroad, first mortgage bond, $860; 1,000 second do 700; 1,000 Mad River and Lake Erie Railroad do 920; 500 city of Portland note, 500; Salem Laboratory Company's note, 1,000; cash, 10 82."

HAMILTON MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"Railroad bonds and stock, $11,574 91; individual paper secured, 4,310 59; bills receivable and premiums earned, not included in balances, 2,324 00; cash on hand and balances in hands of agents, 19,172 71; undetermined dividends declared and payable on policies in each class since the commencement of business, average per annum—Farmers', 58 per cent.; Citizens, 44 do; Merchants' 6 do; Manufacturers', 3¼ do; undetermined dividends the past year—Farmers', 50 per cent.; Citizens, 33 do; Merchants', 8 do; Manufacturers', 3½ do."

HOLYOKE MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"$1,000 bonds Michigan Central Railroad convertible 8 per cent., payable 1860, $1,100; 2,000 do payable 1855, 2,080; 1,000 Ogdensburg first mortgage bonds, 7 per cent., payable 1859, 990; 2,000 Rutland and Burlington mortgage bonds, 7 per cent., payable 1863, 1,980; 15 shares Michigan Central Railroad, 1,650; 10 do Michigan Southern do, 1,250; 20 do Concord do, 1,060; 5 do Old Colony do, 465; 4 do Mercantile Bank, Salem, 400;

bonds and mortgages, 2,200; bills receivable, 1,767 24; balances in hands of agents, 8,766 69; premiums due and earned, not included in balances, 7,891 87; interest due, 121 33; cash on hand, 4,107 13."

SALEM MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"12 shares Naumkeag Bank, $1,170; 18 do Commercial, 1,170; 12 do Mercantile, 1,140; 15 do Exchange do, 975; 7 do Salem, 638 66; 15 do general interest, 5 00; 10 do Portland Saco and Portsmouth Railroad, 950; $2,000 Vermont Central do first mortgage bonds, 1,700; 1,000 Vermont and Massachusetts do bonds, 825; 1,500 Essex do, 1,200; 1,000 Mad River and Lake Erie do, 900; 500 town of Hallowell bonds, 500; Salem Laboratory Company's note, 400; cash, 22 06."

SAUGUS MUTUAL FIRE. "The business of this company is confined to Saugus, Lynn, Lynnfield, Swampscott and Nahant. No cash premiums are paid into the company. Its dependence is upon the lien upon the property for its losses, the amount to be collected by assessment whenever the same shall amount to $3,000, or more. The company has never assessed, though the deposit notes from No. 1 to No. 777 are indebted 2 per cent."

WEST NEWBURY MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"One fire proof safe, $75; balance of assessment for 1853, 300; amount assessed on notes during the last five years is, 12½ per cent. Liability of parties insured to assessment is treble the amount of premium notes. Amount of assessments on notes the past year is 2 per cent. Amount insured on real estate is about ¾ of the whole. Amount insured on personal property is about ¼ of the whole. The premiums are varied from 3½ to 6 per cent., according to the several risks."

CITIZENS' MUTUAL. "Amount of assets other than notes received for premiums and deposits," is—"Cash on hand $568 81; due from agents, 1,578; unpaid assessment bills, 2,531 92; office furniture, &c., 273 31."

CAMBRIDGE MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"Uncollected assessments, $88 69; due from agents, 525 97; due for policies not delivered, 243 65; note on demand, 500; cash on hand, 162 58; fire proof safe, 231 72; office furniture, 120; blank books, policies, applications, &c., 25 00."

CHARLESTOWN MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"Cash, $1,600 52. Amount insured on real estate the past year is, 430,566. Do personal property do, 114,945."

Middlesex Mutual Fire. "Amount of assets other than those received for premiums and deposits," is—"Due from agents, $2,428 66; assessments uncollected, 36,377 70; real estate, 1,523 89."

Holliston Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"Iron safe, blank books, blank policies, applications, and office furniture, $200; cash in hands of treasurer and agents, 1,277 56."

Lowell Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"No assets other than money and notes received for premiums and deposits. Amount of assets, $3,660 28—in notes due the company, $94 98; cash on hand, 1,040 50; cash in hands of agents, 357 57; due on policies, 247 92; assessments uncollected, 1,919 31—3,660 28."

Lowell Traders' and Mechanics' Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"Bank stock, cash, notes, amount due from agents, office furniture and stationery, $6,902 96."

Marlborough Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"Note, $500; cash, 389 14."

Mutual Safety Fire. "Amount of assets other than notes received for premiums and deposits," is—"Money at interest, $566 99."

Fitchburg Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"Notes secured by mortgage, $11,653; notes not secured by mortgage, 5,182 08; office furniture, 293; cash on hand, 1,046 48."

Milford Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"Cash in hands of treasurer, $455 92; due from agents, 75 00; loaned on good personal security, 1,452 85."

Manufacturers' Mutual Fire. "This office has had no risks since the commencement of the present year with the exception of a nominal policy of $100, taken by each director and the president; the other risks expired January 1, 1853. The losses have all been paid, and accounts balanced, with the exception of some sums due directors, &c., of small amount for attendance, and a trifling amount due the office for assessments."

Merchants' and Farmers'. "Amount of assets other than notes received for premiums and deposits," is—"Loans secured by mortgage on real estate, $15,290; loans on personal security, 42,032 13; 54 shares in Central Bank, Worcester, 5,400; 15 do Mechanics' do, 1,700; cash on hand, 876 27; amount due from agents, 1,005 12."

People's Mutual Fire, Worcester. "Amount of assets other than notes received for premiums and deposits," is—"Real estate, $16,500; notes secured by mortgages of real estate, 54,528; bills receivable on demand with security, 81,650 03; interest accrued on said notes, 3,915 68; cash in bank and in hands of agents, 19,208 21." "$100,000 of the assets above mentioned is a guarantee capital, held to respond to existing policies issued otherwise than on the mutual principle to the amount of 2,848,462, being part of the amount insured as above mentioned, and 34,856 93 of the amount received for premiums on existing policies was received on policies issued otherwise than on the mutual principle."

Worcester Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"Bank stock, $35,400; notes, secured by pledge of bank stock, 2,579 20; railroad bonds, 2,000; notes secured by endorsers, 8,033 81; notes secured by mortgages, 90,954 37; cash, 4,438 42; interest accrued to date, 4,052 83."

Hampshire Mutual Fire, Northampton. "Amount of assets other than notes received for premiums and deposits," is—"Notes for money loaned, $23,080 03; cash, 625 83; 35 shares old stock of Connecticut River Railroad Company, 3,415; 10 shares preferred stock, 1,000. Amount of liability of parties insured to assessment:—the liability is twice the amount of premiums paid in, and deposit note. Highest rate of interest received is, 8 per cent. for dividends on stocks."

Hampden Stock and Mutual Fire, Springfield. "Amount of assets other than notes received for premiums and deposits," is—"Guarantee capital invested and secured by pledges of real estate, stocks, &c., $50,000; bond, 3,000; Pynchon Bank stock, 3,700; cash, mortgages of real estate, and pledges of collateral and personal securities, 14,356 46. Amount of liability of parties insured to assessment is, 151,854 57."

Mutual Fire, Springfield. "Amount of assets other than notes received for premiums and deposits," is—"46 shares Chicopee Bank stock, $4,600; 42 do Springfield, 4,200; 10 do John Hancock, 1,000; 10 do Cabot, 1,000; 43¾ do Hadley Falls, 4,375; 66 do Bank of Commerce, 6,600; cash on hand, 1,172 81. Highest rate of interest received is, 8 per cent. on stocks."

Westfield Mutual Fire. "Amount of assets other than notes received for premiums and deposits," is—"Books, blanks, and office furniture, $72 50; bank stock, 213; loan on personal security, 600; cash on hand, 131 90; in the hands of agent, 59 89; amount of interest account, 50 00. Amount of dividends paid to policy holders includes returned premiums.

CONWAY MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"10 shares in Greenfield Bank, $1,130; cash on hand and in hands of agents, 5,005 83; loans on real estate and personal security, 4,686 06; invested in an office building in process of construction, 1,500; office furniture, including iron safe, 354 87. This company have never made an assessment."

FRANKLIN MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"None except 6 per cent. on premium money loaned on good security; present cash fund, $4,174 46. Amount of liability of parties insured to assessment: twice the amount of premiums paid and deposit note together."

ADAMS MUTUAL FIRE, North Adams. "Amount of assets other than notes received for premiums and deposits," is—"Three promissory notes, with securities, $800; five town orders, accepted by treasurer, bearing interest, 577 96; interest due on the above notes and orders, 66 93; amount in hands of agents, 215 26; cash on hand, 96 80."

BERKSHIRE MUTUAL FIRE, Pittsfield. "Amount of assets other than notes received for premiums and deposits," is—"Promissory notes, on call, personally secured, $13,535 77; promissory notes, secured by mortgages on real estate, 400; cash on hand, 592 76."

MECHANICS' AND FARMERS' MUTUAL FIRE, Stockbridge. "Amount of assets other than notes received for premiums and deposits," is—"Stockbridge and Pittsfield Railroad stock, $2,000; loaned on call, well secured, 2,138 47; cash on hand and in hands of agents, 1,145 81."

GREAT BARRINGTON MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"Promissory notes, $727 49; interest due on same, 42 18; in hands of secretary, treasurer, and agents, not on interest, 232 15."

COHASSET MUTUAL FIRE. "Parties insured are liable to the amount of deposit notes."

DEDHAM MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"10 shares Dedham Bank, $1,100; balance due to company on unsettled policies, 720 64; balance in the treasury, December 1, 1853, 861 35."

NORFOLK MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"The amount of premiums received in cash, and not expended in the payment of losses and expenses, invested as follows: in real estate, $10,000; rents accrued and unpaid December 1, 413 83; mortgages on real estate, 60,943 98; balance due to company for unsettled policies, December 1, 1853, 4,195 01; balance in hands of treasurer, December 1, 1853, 2,765 12.

QUINCY MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"Cash loaned on pledge of stocks and other securities, $2,200; 100 shares Mount Wollaston bank stock, 10,000; 5 do Grocers', 522 50; 5 do Traders', 512 50; cash deposited in Mount Wollaston and Quincy Stone Banks, 1,165 20; cash on hand, 177; balances in hands of agents and policies not delivered, 3,477 50; interest due on the above, 141 60." "Amount of liability of parties insured to assessment." "To amount of deposit notes—no assessments have been made."

WEYMOUTH AND BRAINTREE MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"12 shares Weymouth and Braintree Bank, and interest, $1,212; amount loaned on mortgages, 1,814 27; do do on personal security, 1,341 70; Old Colony Railroad bond, 512 50; cash on hand and in hands of agents, 2,332 55. Amount insured on real estate includes a small amount insured on household furniture."

BRISTOL COUNTY MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"Bills receivable, $26 40; cash, 663 63. This company confines its business to the insurance of dwellings and real estate of the first class only. At the time of effecting insurance it receives in cash five per cent. on the premium note, and as its necessities require, makes assessments on the notes. Two assessments have been made within five years; one in 1849 of 2 per cent., and one in 1851 of two per cent.; so that a person who has been insured for five years has paid 9 per cent. on his premium note."

PEOPLE'S EQUITABLE MUTUAL FIRE, Taunton. "Amount of assets other than notes received for premiums and deposits," is—"Cash, $319; bills receivable and due from agents, 10,122 50."

HINGHAM MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"Notes secured by mortgages on real estate, 22,706; notes with personal security, 3,260; bank stocks, 20,160; 18 shares Old Colony Railroad, 1,600; Rutland do first mortgage bonds, 2,450; real estate, 1,400; interest accrued on the above securities, but not received, 1,203 04; cash in bank and in agents' hands, 1,928 44." "Highest rate of interest received," "six per cent., except on bank stock." "No assessment has ever been made by this company for the payment of losses. The dividends paid in cash, on expiring policies have never been less than 75 per cent., and have averaged over 90 per cent. for the last twenty years. The personal property insured is household furniture."

BARNSTABLE COUNTY MUTUAL FIRE. "Amount of assets other than notes received for premiums and deposits," is—"10 shares Tremont Bank, $1,000; 10 do Falmouth, 1,000; 6 do Barnstable, 600; 14 do Cape Cod Br. R. R., 700; notes with personal security, 17,202 78; cash, 573 09.

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INSURANCE ABSTRACT

FOR

DECEMBER, 1854.

ABSTRACT OF THE RETURNS
OF
INSURANCE COMPANIES
IN MASSACHUSETTS,
EXHIBITING THE CONDITION OF THOSE INSTITUTIONS
ON THE
FIRST DAY OF DECEMBER,
1854.

PREPARED FROM OFFICIAL RETURNS,

BY EPHRAIM M. WRIGHT,

Mass., SECRETARY OF THE COMMONWEALTH.

BOSTON:
WILLIAM WHITE, PRINTER TO THE STATE.
1855.

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Commonwealth of Massachusetts.

Secretary's Office,
Dec. 31, 1854.

To the Honorable Senate and House of Representatives:—

I respectfully submit the following Abstract of Returns from Insurance Companies with Specific Capital; the Mutual Marine, Mutual Fire and Marine; and the Mutual Fire Insurance Companies, agreeably to the provisions of the Acts of 1837, chap. 192, of 1842, chap. 9, and of 1852, chap. 227.

EPHRAIM M. WRIGHT, *Secretary.*

An Act concerning Insurance Companies.

Sect. 1. From and after the first day of March, in the year one thousand eight hundred and forty-two, the Secretary of each Insurance Company in the Commonwealth with Specific Capital, and those denominated Marine Mutual Insurance Companies, shall file a notice of the acceptance, refusal or discontinuance of their respective charters, with the Secretary of the Commonwealth, within ten days of such acceptance, refusal, or discontinuance thereof.

Sect. 2. In case the proprietors of any charter, hereafter granted for an Insurance Company, shall not notify the Secretary of the Commonwealth of their acceptance of the same, within one year from the passage of their act of incorporation, said charter shall be void.—[February 22, 1842.]

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES

INCORPORATED WITH SPECIFIC CAPITAL,

SHOWING THE STATE OF SAID CORPORATIONS

ON THE FIRST DAY OF DECEMBER, 1854.

	BOSTON.				
	American.	Boston.	Boylston Fire and Marine.	Cochituate.	Eliot.
Capital,	$300,000 00	$300,000 00	$300,000 00	$150,000 00	$157,750 00
United States Stocks and Treasury Notes,	- -	- -	- -	- -	- -
Massachusetts Bank Stocks,	231,680 00	184,900 00	264,500 00	116,450 00	67,000 00
State Stock,	- -	- -	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	- -	- -	- -	- -
Invested in Real Estate,	40,000 00	- -	- -	- -	- -
Secured by Mortgage on the same,	6,000 00	5,500 00	10,000 00	45,000 00	58,900 00
Loans on Collateral and Personal Security,	34,500 00	10,500 00	54,500 00	3,900 00	37,523 08
Loans on Personal Security only,	- -	- -	- -	- -	- -
Cash on hand,	5,545 10	6,968 75	7,025 59	2,011 04	5,196 32
Reserved or Contingent Fund,	- -	- -	- -	- -	- -
Invested in Railroad Stock,	121,902 50	62,500 00	34,309 50	14,370 66	44,930 19
Losses ascertained and unpaid,	7,000 00	- -	- -	- -	- -
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	19,000 00	45,651 87	69,000 00	- -	- -

Amount of Premium Notes on Risks terminated,	25,514 95	28,546 40	36,063 94	- -	- -
Amount of Premium Notes on Risks not terminated,	118,473 95	126,770 92	181,686 12	- -	- -
Total Amount of Premium Notes,	143,988 90	155,317 32	217,750 06	- -	- -
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	3,500 00	- -	- -	- -	- -
At Risk,—Marine,	4,744,682 00	2,875,934 00	5,747,319 00	- -	- -
At Risk,—Fire,	3,518,399 00	- -	5,195,277 00	2,852,770 00	4,678,361 00
Amount of Premiums on Fire Risks, undetermined,	23,162 36	- -	28,948 52	23,116 81	37,341 48
Average Annual Dividends for five preceding years, or since incorporated,	$18\frac{1}{5}$ per cent.	$6\frac{1}{5}$ per cent.	$11\frac{1}{5}$ per cent.	$4\frac{4}{5}$ per cent.	2 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	- -	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	- -	10,000 00	- -	- -	- -
Amount of Capital Stock pledged to the Company,	- -	- -	- -	- -	- -
Amount of Fire Losses paid the last year,	1,677 98	- -	3,691 93	10,046 41	16,296 45
Amount of Marine Losses paid the last year,	70,452 09	176,700 43	190,594 25	- -	- -
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	- -	- -	- -	- -	845 00

	BOSTON.				
	Firemen's.	Franklin.	Hope.	Manufacturers'.	Mercantile Marine.
Capital,	$300,000 00	$300,000 00	$200,000 00	$400,000 00	$300,000 00
United States Stocks and Treasury Notes,	- -	10,000 00	- -	- -	- -
Massachusetts Bank Stocks,	244,905 00	222,840 00	100,900 00	354,467 35	306,025 00
State Stock,	- -	16,360 00	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	2,500 00	- -	- -	- -
Invested in Real Estate,	35,000 00	- -	- -	27,305 61	- -
Secured by Mortgage on the same,	115,000 00	6,100 00	- -	186,000 00	- -
Loans on Collateral and Personal Security,	39,600 00	55,836 70	- -	71,356 56	- -
Loans on Personal Security only,	66,000 00	- -	- -	16,819 97	- -
Cash on hand,	8,431 08	9,555 97	2,814 20	20,028 25	3,462 47
Reserved or Contingent Fund,	134,481 87	30,801 82	- -	181,154 61	- -
Invested in Railroad Stock,	6,000 00	21,597 00	22,500 00	35,050 00	22,000 00
Losses ascertained and unpaid,	881 66	- -	64,100 00	2,500 00	6,883 90
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	200 00	5,950 00	14,900 00	53,000 00	1,100 00

Amount of Premium Notes on Risks terminated,	– –	10,466 51	56,842 96	18,976 24	18,631 85
Amount of Premium Notes on Risks not terminated,	– –	25,986 62	125,800 00	60,689 17	84,128 18
Total Amount of Premium Notes,	– –	36,453 13	182,642 96	79,665 41	102,760 03
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	– –	344 25	1,000 00	– –	– –
At Risk,—Marine,	– –	801,483 00	3,160,959 00	4,076,960 00	2,304,095 00
At Risk,—Fire,	11,391,181 00	3,116,355 00	– –	11,332,757 00	– –
Amount of Premiums on Fire Risks, undetermined,	80,033 50	22,518 80	– –	99,613 89	– –
Average Annual Dividends for five preceding years, or since incorporated,	20 per cent.	11⅘ per cent.	7⅕ per cent.	24½ per cent.	9⅘ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	– –	6 per cent.	– –	6 per cent.
Amount Borrowed, and on what security,	– –	– –	– –	– –	17,500 00
Amount of Capital Stock pledged to the Company,	– –	6,000 00	– –	16,400 00	– –
Amount of Fire Losses paid the last year,	32,344 87	4,119 69	– –	56,179 77	– –
Amount of Marine Losses paid the last year,	– –	32,983 81	226,918 08	38,622 95	83,760 16
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	– –	– –	– –	– –	– –

	BOSTON.				
	Merchants'.	Metropolitan Fire and Marine.	National.	Neptune.	North American.
Capital,	$500,000 00	$200,000 00	$500,000 00	$300,000 00	$200,000 00
United States Stocks and Treasury Notes,	- -	- -	- -	- -	- -
Massachusetts Bank Stocks,	448,900 00	- -	217,860 00	235,940 00	103,920 25
State Stock,	- -	- -	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	- -	- -	- -	- -
Invested in Real Estate,	100,000 00	- -	60,000 00	- -	- -
Secured by Mortgage on the same,	- -	- -	204,790 00	39,200 00	100,071 63
Loans on Collateral and Personal Security,	19,500 00	- -	61,800 00	- -	10,379 00
Loans on Personal Security only,	- -	- -	266,754 53	3,561 50	250 00
Cash on hand,	8,884 73	203,241 53	11,478 47	14,969 97	9,132 28
Reserved or Contingent Fund,	62,775 69	- -	- -	- -	- -
Invested in Railroad Stock,	53,600 00	* 200,000 00	41,800 00	31,650 00	11,745 00
Losses ascertained and unpaid,	6,500 00	185,725 11	- -	3,600 00	- -
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	2,500 00	24,075 11	35,000 00	114,900 00	- -

Amount of Premium Notes on Risks terminated, .	24,632 78	19,528 75	46 00	43,035 41	- -
Amount of Premium Notes on Risks not terminated, .	122,023 70	32,515 31	91,230 17	280,451 40	- -
Total Amount of Premium Notes, . . .	146,656 48	52,044 06	91,276 17	323,486 81	- -
Amount of Notes considered bad, or doubtful, not charged to profit and loss, ...	2,386 17	- -	1,444 50	- -	- -
At Risk,—Marine, ...	10,236,679 00	1,818,737 00	11,420,635 00	9,082,802 00	- -
At Risk,—Fire, ...	12,618,021 00	11,283,895 00	6,949,681 00	6,634,113 00	3,477,230 00
Amount of Premiums on Fire Risks, undetermined, .	80,481 32	154,553 33	46,952 72	40,103 17	26,693 44
Average Annual Dividends for five preceding years, or since incorporated, ...	22⅘ per cent.	- -	15⅕ per cent.	23⅖ per cent.	8 4/9 per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia, ...	6 per cent.	- -	6 per cent.	- -	6 per cent.
Highest Rate of Inteest or Discount paid for moneys borrowed bythe Crompany, ...	6 per cent.	- -	6 per cent.	6 per cent.	- -
Amount Borrowed, and on what security, . .	- -	- -	- -	30,000 00	- -
Amount of Capital Stock pledged to the Company, .	2,000 00	- -	7,250 00	- -	- -
Amount of Fire Losses paid the last year, . .	51,272 51	36,907 35	4,687 00	21,928 98	2,929 85
Amount of Marine Losses paid the last year, . .	141,596 21	237,134 36	92,529 48	533,036 89	- -
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for, . .	- -	- -	- -	- -	- -

* See Remarks.

	BOSTON.				
	Suffolk.	United States.	Warren.	Washington.	AGGREGATE of 19 offices in Boston.
Capital,	$225,000 00	$200,000 00	$150,000 00	$200,000 00	$5,182,750 00
United States Stocks and Treasury Notes,	- -	- -	- -	- -	10,000 00
Massachusetts Bank Stocks,	96,830 00	126,190 00	110,700 00	41,200 00	3,475,207 60
State Stock,	- -	- -	- -	2,600 00	18,960 00
Loans on Bottomry and Respondentia,	5,000 00	23,000 00	- -	- -	30,500 00
Invested in Real Estate,	90,000 00	- -	- -	- -	352,305 61
Secured by Mortgage on the same,	- -	- -	- -	71,500 00	848,061 63
Loans on Collateral and Personal Security,	800 00	- -	6,500 00	13,165 00	419,860 34
Loans on Personal Security only,	9,908 12	2,856 42	- -	- -	366,150 54
Cash on hand,	3,824 72	15,510 89	9,674 70	3,758 27	351,514 33
Reserved or Contingent Fund,	- -	5,412 31	- -	- -	414,626 30
Invested in Railroad Stock,	23,600 00	30,107 33	6,000 00	2,500 00	786,162 18
Losses ascertained and unpaid,	14,000 00	6,900 00	7,490 00	19,750 00	325,330 67
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	- -	1,500 00	36,000 00	21,000 00	443,776 98

Amount of Premium Notes on Risks terminated,	14,565 16	10,284 21	35,995 12	29,817 62	372,977 90
Amount of Premium Notes on Risks not terminated,	37,492 43	35,149 69	79,556 63	111,859 46	1,513,813 75
Total Amount of Premium Notes,	52,057 59	45,433 90	115,551 75	141,707 08	1,886,791 65
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	699 00	200 00	1,500 00	2,000 00	13,073 92
At Risk,—Marine,	1,325,307 00	821,358 00	1,206,592 00	2,552,734 00	62,176,276 00
At Risk,—Fire,	716,819 00	486,450 00	718,292 00	682,300 00	85,651,901 00
Amount of Premiums on Fire Risks undetermined,	2,257 70	2,565 06	3,613 00	4,057 04	676,012 14
Average Annual Dividends for five preceding years, or since incorporated,	8⅖ per cent.	5 per cent.	6 per cent.	6 per cent.	- -
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	- -	- -	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	7,000 00	- -	- -	17,000 00	81,500 00
Amount of Capital Stock pledged to the Company,	- -	- -	1,000 00	500 00	33,150 00
Amount of Fire Losses paid the last year,	30 00	- -	- -	83 33	242,196 12
Amount of Marine Losses paid the last year,	59,286 64	51,694 72	131,251 98	159,755 52	2,231,318 17
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	- -	- -	23	- -	868

	BEVERLY.	LYNN.	MARBLEHEAD.	SALEM.	
	Beverly.	Lynn Mechanics' Fire and Marine.	Marine.	Essex.	Oriental.
Capital,	$30,000 00	$50,000 00	$100,000 00	$100,000 00	$200,000 00
United States Stocks and Treasury Notes,	- -	- -	1,239 38	- -	- -
Massachusetts Bank Stocks,	12,545 83	33,800 00	98,250 00	65,447 92	142,503 33
State Stock,	- -	- -	- -	21,320 00	49,920 00
Loans on Bottomry and Respondentia,	- -	- -	- -	- -	- -
Invested in Real Estate,	- -	- -	- -	6,000 00	- -
Secured by Mortgage on the same,	8,705 00	1,200 00	- -	- -	11,500 00
Loans on Collateral and Personal Security,	2,644 39	6,000 00	- -	14,960 69	10,536 09
Loans on Personal Security only,	- -	2,318 50	- -	- -	- -
Cash on hand,	174 04	1,669 21	4,448 49	2,766 85	3,703 03
Reserved or Contingent Fund,	- -	15,518 32	- -	7,872 92	30,242 18
Invested in Railroad Stock,	3,000 00	6,300 00	- -	1,000 00	- -
Losses ascertained and unpaid,	1,585 60	20 00	- -	4,089 69	- -
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	10,500 00	- -	- -	8,190 00	4,750 00

Amount of Premium Notes on Risks terminated,	8,071 80	15,429 99	- -	10,536 27	10,793 94
Amount of Premium Notes on Risks not terminated,	2,433 61	4,625 93	- -	11,202 23	16,194 77
Total Amount of Premium Notes,	10,505 41	20,055 92	- -	21,738 50	26,988 71
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	145 50	- -	- -	- -	- -
At Risk,—Marine,	53,013 00	108,430 00	- -	412,607 00	454,791 00
At Risk,—Fire,	- -	19,900 00	- -	29,800 00	- -
Amount of Premiums on Fire Risks, undetermined,	- -	155 00	- -	204 64	- -
Average Annual Dividends for five preceding years, or since incorporated,	- -	$18\frac{2}{5}$ per cent.	4 per cent.	$11\frac{4}{5}$ per cent.	$9\frac{1}{5}$ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	- -	- -	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	- -	- -	- -	- -
Amount Borrowed, and on what security,	- -	- -	- -	- -	- -
Amount of Capital Stock pledged to the Company,	- -	- -	- -	1,600 00	- -
Amount of Fire Losses paid the last year,	- -	- -	- -	- -	- -
Amount of Marine Losses paid the last year,	13,795 04	13,853 58	- -	20,040 48	22,412 13
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	- -	- -	- -	- -	- -

	GLOUCESTER.	LOWELL.	SPRINGFIELD.	PITTSFIELD.	NEW BEDFORD.
	Gloucester Marine.	Howard Fire.	Fire and Marine.	Western Masachusetts.	Bedford Commercial.
Capital,	$50,000 00	$106,100 00	$150,000 00	$150,000 00	$150,000 00
United States Stocks and Treasury Notes,	- -	- -	- -	- -	- -
Massachusetts Bank Stocks,	10,954 50	41,800 00	70,403 50	39,107 50	148,487 50
State Stock,	- -	- -	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	- -	- -	- -	- -
Invested in Real Estate,	- -	- -	- -	- -	- -
Secured by Mortgage on the same,	12,900 00	44,031 24	86,441 98	103,714 32	- -
Loans on Collateral and Personal Security,	6,825 66	7,590 09	14,250 00	5,500 00	- -
Loans on Personal Security only,	330 00	8,514 21	1,675 00	5,620 00	2,070 74
Cash on hand,	607 80	3,919 19	11,184 71	8,494 44	3,238 90
Reserved or Contingent Fund,	- -	- -	16,326 63	- -	- -
Invested in Railroad Stock,	17,858 16	12,600 00	32,352 00	22,010 00	9,300 00
Losses ascertained and unpaid,	3,034 54	- -	15,785 58	12,994 11	1,019 69
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	2,000 00	5,500 00	- -	8,400 00	22,007 40

Amount of Premium Notes on Risks terminated,	7,561 51	– –	2,735 34	– –	18,116 79
Amount of Premium Notes on Risks not terminated,	3,699 30	– –	803 75	– –	32,174 59
Total Amount of Premium Notes,	11,260 81	– –	3,539 09	– –	50,291 38
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	209 87	– –	– –	– –	– –
At Risk,—Marine,	61,000 00	– –	15,000 00	– –	513,517 25
At Risk,—Fire,	– –	2,614,583 17	15,077,193 71	8,866,592 00	– –
Amount of Premiums on Fire Risks, undetermined,	– –	20,599 29	113,595 99	98,789 78	– –
Average Annual Dividends for five preceding years, or since incorporated,	$6\frac{3}{5}$ per cent.	$2\frac{2}{5}$ per cent.	$8\frac{2}{3}$ per cent.	$8\frac{4}{10}$ per cent.	$12\frac{4}{5}$ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	– –	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	– –	– –	– –	– –	6 per cent.
Amount Borrowed, and on what security,	– –	– –	– –	– –	– –
Amount of Capital Stock pledged to the Company,	– –	– –	– –	– –	– –
Amount of Fire Losses paid the last year,	– –	16,815 07	103,593 36	70,786 94	– –
Amount of Marine Losses paid the last year,	10,418 63	– –	11,319 05	– –	41,763 29
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	– –	– –	– –	– –	– –

	NEW BEDFORD.		PLYMOUTH.	PROVINCETOWN.	NANTUCKET.
	Pacific.	Whaling.	Old Colony.	Union.	Commercial.
Capital,	$100,000 00	$100,000 00	$50,000 00	$75,000 00	$100,000 00
United States Stocks and Treasury Notes,	- -	- -	- -	- -	- -
Massachusetts Bank Stocks,	70,400 00	83,300 00	25,675 00	26,500 00	81,999 50
State Stock,	- -	- -	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	- -	- -	- -	- -
Invested in Real Estate,	- -	1,600 00	2,500 00	- -	6,500 00
Secured by Mortgage on the same,	- -	3,000 00	8,865 00	49,500 00	- -
Loans on Collateral and Personal Security,	- -	- -	5,920 50	- -	8,688 15
Loans on Personal Security only,	13,208 18	7,081 04	2,700 28	- -	- -
Cash on hand,	3,441 75	307 23	994 55	180 50	4,668 00
Reserved or Contingent Fund,	- -	13,559 56	- -	- -	- -
Invested in Railroad Stock,	- -	12,000 00	5,793 63	- -	- -
Losses ascertained and unpaid,	- -	- -	5,323 39	2,620 00	- -
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	12,603 31	- -	5,000 00	11,000 00	5,000 00

Amount of Premium Notes on Risks terminated,	20,236 63	3,171 29	7,528 90	11,699 94	9,669 36
Amount of Premium Notes on Risks not terminated,	23,777 96	2,610 22	12,181 15	14,370 60	84,455 06
Total Amount of Premium Notes,	44,014 59	5,781 51	19,710 05	26,070 54	94,124 42
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	– –	– –	76 00	– –	520 00
At Risk,—Marine,	384,770 00	34,887 00	166,700 00	209,517 00	1,374,739 00
At Risk,—Fire,	– –	– –	515,349 00	– –	– –
Amount of Premiums on Fire Risks undetermined,	– –	– –	4,915 51	– –	– –
Average Annual Dividends for five preceding years, or since incorporated,	6 per cent.	13 per cent.	$2\frac{4}{5}$ per cent.	6 per cent.	$5\frac{8}{10}$ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	– –	– –	– –	2,946 00	– –
Amount of Capital Stock pledged to the Company,	– –	600 00	– –	– –	– –
Amount of Fire Losses paid the last year,	– –	– –	2,392 37	– –	– –
Amount of Marine Losses paid the last year,	44,542 91	1,954 61	14,774 72	21,221 09	27,839 00
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	–	– –	– –	– –	–

AGGREGATE.

	19 Offices in Boston.	15 Offices out of Boston.	Total—34 Offices.
Capital,	$5,182,750 00	$1,511,100 00	$6,693,850 00
United States Stocks and Treasury Notes,	10,000 00	1,239 38	11,239 38
Massachusetts Bank Stocks,	3,475,207 60	951,174 58	4,426,382 18
State Stock,	18,960 00	71,240 00	90,200 00
Loans on Bottomry and Respondentia,	30,500 00	- -	30,500 00
Invested in Real Estate,	352,305 61	16,000 00	368,305 61
Secured by Mortgage on the same,	848,061 63	329,857 54	1,177,919 17
Loans on Collateral and Personal Security,	419,860 34	82,915 57	502,775 91
Loans on Personal Security only,	366,150 54	43,517 95	409,668 49
Cash on hand,	351,514 33	49,798 69	401,313 02
Reserved or Contingent Fund,	414,626 30	83,519 61	498,145 91
Invested in Railroad Stock,	786,162 18	122,213 79	908,375 97
Losses ascertained and unpaid,	325,330 67	46,472 60	371,803 27
Amount of estimated Losses exclusive of such as are returned as ascertained and unpaid,	443,776 98	94,950 71	538,727 69

Amount of Premium Notes on Risks terminated,	372,977 90	125,551 76	498,529 66
Amount of Premium Notes on Risks not terminated,	1,513,813 75	208,529 17	1,722,342 92
Total Amount of Premium Notes,	1,886,791 65	334,080 93	2,220,872 58
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	13,073 92	951 37	14,025 29
At Risk,—Marine,	62,176,276 00	3,788,971 25	65,965,247 25
At Risk,—Fire,	85,651,901 00	27,123,417 83	112,775,318 88
Amount of Premiums on Fire Risks, undetermined,	676,012 14	238,260 21	914,272 35
Average Annual Dividends for five preceding years, or since incorporated,	– –	– –	– –
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	81,500 00	2,946 00	84,446 00
Amount of Capital Stock pledged to the Company,	33,150 00	2,200 00	35,350 00
Amount of Fire Losses paid the last year,	242,196 12	193,587 74	435,783 86
Amount of Marine Losses paid the last year,	2,231,318 17	243,934 53	2,475,252 70
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	868	– –	868

REMARKS.

[Included in Railroad Stock are Manufacturing and Steamboat Stocks, and other property not embraced in the interrogatories.]

American, Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 244 shares, $24,400; Boston, 444 shares, 22,200; Bay State, 250 shares, 25,000; Columbian, 231 shares, 23,100; Eagle, 45 shares, 4,500; Globe, 170 shares, 17,000; Hamilton, 95 shares, 9,500; Massachusetts, 2 shares, 500; Merchants', 200 shares, 20,000; New England, 173 shares, 17,300; Railroad, 200 shares, 16,500; Suffolk, 100 shares, 10,000; State, 228 shares, 13,680; Union, 280 shares, 28,000. The *Railroad Stock* owned, is the Boston and Lowell, 20 shares, $10,000; Boston and Worcester, 239 shares, 23,900; Boston and Providence, 275 shares, 26,332.50; Nashua and Lowell, 26 shares, 2,600; Taunton Branch, 66 shares, 6,570; Western, 130 shares, 13,000. Part of the *Surplus* invested as follows: Boston Manufacturing Company, 5 shares, $3,500; Hamilton do, 12 shares, 12,000; Lawrence do., 5 shares, 5,000; Merrimack do., 10 shares, 10,000; Tremont do. 6 shares, 6,000; Relief Steamboat Company, 30 shares, 3,000.

Boston, Boston. The *Bank Stock* owned, is in the following Banks:—New England, 220 shares, $22,000; Shoe and Leather Dealers', 220 shares, 22,000; Globe, 200 shares, 20,000; Merchants', 200 shares, 20,000; Suffolk, 200 shares, 20,000; Union, 200 shares, 20,000; Bay State, 170 shares, 17,000; Railroad, 180 shares, 13,500; City, 100 shares, 10,000; State, 140 shares, 8,400; Hamilton, 70 shares, 7,000; Tremont, 50 shares, 5,000. The *Railroad Stock* owned, is the Boston and Providence, 150 shares, $13,500; Taunton Branch, 150 shares, 15,000; Connecticut River, 150 shares, 9,000; Connecticut River, 40 shares, (preferred,) 4,000; Boston and Lowell, 20 shares, 10,000; Old Colony, 123 shares, 9,000; Relief Steamboat Company, 20 shares, 2,000.

Boylston Fire and Marine, Boston. The *Bank Stock* owned, is in the following Banks:—Boston, 100 shares, $5,000; Bay State, 200 shares, 20,000; Columbian, 105 shares, 10,500; Eagle, 50 shares, 5,000; Massachusetts, 4 shares, 1,000; State, 400 shares, 24,000; Tremont, 275 shares, 27,500; Union, 200 shares, 20,000; Washington, 1,465 shares, 146,500; Webster, 50 shares, 5,000. The *Railroad Stock* owned, is the Western, 120 shares, $12,000; Boston and Providence, 125 shares, 10,000; Portland, Saco and Portsmouth, 50 shares, 4,809.50. Part of the *Surplus* invested as follows:—Amoskeag Manufacturing Co., 5 shares, $4,500; Relief Steamboat Co., $3,000.

Cochituate Fire, Boston. The *Bank Stock* owned, is in the following Banks:—Bank of Commerce, 160 shares, $16,000; North, 100 shares, 10,000; Bank of North America, 150 shares, 15,000; Washington, 150 shares 15,000; Granite, 60 shares, 6,000; Exchange, 100 shares, 10,000; Cambridge Market, 75 shares, 7,500; Grocers', 50 shares, 5,000; Faneuil Hall, 10 shares, 1,000; National, 100 shares, 10,000; Cambridge City, 50 shares, 5,000; Tremont, 50 shares, 5,000; Howard Banking Co., 20 shares, 1,980; Eliot, 30 shares, 2,970; Blackstone, 60 shares, 6,000. The *Railroad Stock* owned, is the Vermont and Massachusetts, 11 bonds, of $1,000 each, 9,860.66; Cheshire, 1 bond for 5,000, 4,510.

Eliot Fire, Boston. The *Bank Stock* owned, is in the following Banks:—Eliot, 540 shares, $54,000; Boylston, 40 shares, 4,000; State, 50 shares, 3,000; Exchange, 20 shares, 2,000; Tremont, 20 shares, 2,000; Blackstone, 20 shares, 2,000. The *Railroad Stock* owned, is the Boston and Worcester, 80 shares, $8,000; Boston and Providence, 100 shares, 8,945.50; Boston and Fitchburg, 75 shares, 7,500; Boston and Lowell, 3 shares, 1,500; Eastern, 46 shares, 4,541.74; Western, 69 shares, 6,900; Ogdensburg Mortgage Bonds, 2,865.45; Rutland and Burlington Mortgage Bonds, 4,677.50.

Firemen's, Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 180 shares, $15,840; Bank of Brighton, 40 shares, 4,000; City, 100 shares, 9,000; Columbian, 160 shares, 16,000; Globe, 250 shares, 25,000; Granite, 180 shares, 15,840; Hamilton, 100 shares, 10,000; Merchants', 240 shares, 24,000; Market, 280 shares, 19,600; New England, 100 shares, 10,000; North, 180 shares, 15,840; People's, 120 shares, 5,280; Railroad, 175 shares, 13,125; Suffolk, 27 shares, 2,700; State, 164 shares, 9,840; Traders', 180 shares, 15,840; Tremont, 100 shares, 9,000; Union, 150 shares, 15,000; Worcester, 100 shares, 9,000. The *Railroad Stock* owned, is the Boston and Providence, 80 shares, 6,000.

Franklin, Boston. The *Bank Stock* owned, is in the following Banks:—Atlantic, 210 shares, 21,000; Atlas, 200 shares, 20,000; City, 369 shares, 36,900; Globe, 771 shares, 77,100; Granite, 62 shares, 6,200; Merchants', 32 shares, 3,200; State, 414 shares, 24,840; Union, 141 shares, 14,100; Webster, 50 shares, 5,000; Bay State, 100 shares, 10,000; Falmouth, 35 shares, 3,500; Spicket Falls, 10 shares, 1,000. The *Railroad Stock* owned, is the Boston and Providence, 168 shares, 16,452; Boston and Worcester, 32 shares, 3,145; Relief Steamboat Co., 20 shares, 2,000. The *United States Stock* is the Loan of 1842, payable after 1862, $10,000. The *State Stock* is the Massachusetts Sterling 5 per cent., £3,200, payable in 1869 and '70, 15,360; and Massachusetts 5 per cent. Stock, payable in 1857, 1,000.

Hope, Boston. The *Bank Stock* owned, is in the following Banks:—Merchants', 250 shares, 25,000; North, 150 shares, 15,000; Granite, 150 shares, 15,000; Suffolk, 9 shares, 900; State, 180 shares, 10,800; Shoe and Leather Dealers', 67 shares, 6,700; Traders', 75 shares, 7,500; Tremont, 150 shares, 15,000; Bank of North America, 50 shares, 5000. The *Railroad Stock* owned, is the Western, 100 shares, 10,000; Northern, 10 bonds, 7 per cent,, 10,000; Relief Steamboat Co., 25 shares, 2,500.

Manufacturers', Boston. The *Bank Stock* owned, is in the following Banks:—City, 1,250 shares, $110,267.74; Shoe and Leather Dealers', 600 shares, 58,915.32; Shawmut, 675 shares, 62,000.50; North, 308 shares, 25,306 25; Traders', 202 shares, 19,445.50; Atlantic, 200 shares, 18,221; State, 250 shares, 14,668.37; Eagle, 118 shares, 11,437.55; Market, 120 shares, 7,915.37; New England, 60 shares, 5,962.75; Railroad, 151 Shares, 10,327; Bay State, 100 shares, 10,000. "Amount invested in other property, and not embraced in these interrogatories, including Railroad Bonds, $35,050." 164 shares of the Capital Stock are pledged to the Company, $16,400.

Mercantile Marine, Boston. The *Bank Stock* owned, is in the following Banks:—Atlantic, 150 shares, $15,000; Boston, 15 shares, 750; City, 200 shares, 20,000; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 80 shares, 8,000; Merchants', 84 shares, 8,400; New England, 180 shares, 18,000; North, 200 shares, 20,000; Railroad, 37 shares, 2,775; State, 300 shares, 18,000; Suffolk, 720 shares, 72,000; Tremont, 256 shares, 25,600; Union, 250 shares, 25,000. The *Railroad Stock* owned, is the Boston and Providence, 120 shares, $12,000; Portland, Saco and Portsmouth, 100 shares, 10,000. The amount borrowed is on the Company's notes.

Merchants', Boston. The *Bank Stock* owned, is in the following Banks:—Merchants', 1,000 shares, $100,000; Eagle, 1,000 shares, 100,000; Suffolk, 1,000 shares, 100,000; Globe, 900 shares, 90,000; New England, 100 shares, 10,000; City, 100 shares, 10,000; Shoe and Leather Dealers', 100 shares, 10,000; Railroad, 160 shares, 12,000; Bay State, 169 shares, 16,900. The *Railroad Stock* owned, is the Boston and Maine, 300 shares, 30,000; Boston and Providence, 240 shares, 23,600. 20 shares of the Capital Stock are pledged to the Company, $2,000.

Metropolitan Fire and Marine, Boston. The Stock owned, is 200 shares Union Iron Works, $200,000. "The late President transferred to this Company 175 shares Union Iron Works Stock, at $1,000 per share, in lieu of Bank and Railroad Stocks sold by him." "The late President of the Company left this city about the first day of November, taking with him many of the papers in reference to the financial concerns of the Company, he having been the actual Treasurer, by means of which the present officers are unable to make a more perfect return. This return is made from the best sources in our command."

National, Boston. The *Bank Stock* owned, is in the following Banks:—Hamilton, 1,433 shares, $143,300; Shawmut, 66 shares, 6,600; Shoe and Leather Dealers', 170 shares, 17,000; Atlas, 80 shares, 8,000; Market, 70 shares, 4,900; State, 301 shares, 18,060; Bay State, 150 shares, 15,000; Webster, 50 shares, 5,000 The *Railroad Stock* owned, is the Boston and Maine, 173 shares, $17,300; Boston and Providence, 145 shares, 14,500; Boston and Worcester, 70 shares, 7,000; Portland, Saco and Portsmouth, 30 shares, 3,000. 145 shares of the Capital Stock are pledged to the Company, $7,250.

Neptune, Boston. The *Bank Stock* owned, is in the following Banks:—Tremont, 450 shares, $44,190; Boston, 500 shares, 25,000; Merchants', 250 shares, 25,000; Union, 200 shares, 20,000; New England, 190 shares, 19,000; Shoe and Leather Dealers', 150 shares, 15,000; Eagle, 100 shares, 10,000; State, 200 shares, 11,500; Massachusetts, 50 shares, 11,500; City, 100 shares, 9,500; Columbian, 100 shares, 10,000; Hamilton, 50 shares, 5,000; Suffolk, 50 shares, 5,000; Atlantic, 50 shares, 4,500; Market, 58 shares, 4,000; Globe, 36 shares, 3,600; Bay State, 100 shares, 10,000; Railroad, 42 shares, 3,150. The *Railroad Stock* owned, is the Boston and Providence, 113 shares, $10,170; Boston and Lowell, 20 shares, 10,000; Old Colony and Fall River, 6 shares, 480; Boston and Worcester Railroad Bonds, $10,000. Relief Steamboat Co., $1,000. The amount borrowed is on Tremont Bank Stock.

North American Fire, Boston. The *Bank Stock* owned, is in the following Banks:—Bank of Commerce, 150 shares, $15,013.25; Grocers', 10 shares, 1,010; Traders', 30 shares, 3,020; Faneuil Hall, 26 shares, 2,580; Bunker Hill, 6 shares, 600; Bank of North America, 60 shares, 6,104; National, 125 shares, 12,500; Webster, 50 shares, 5,050; Maverick, 200 shares, 20,000; Columbian, 100 shares, 10,100; Blackstone, 100 shares, 10,079; Granite, 6 shares, 600; Merchants', 111 shares, 11,730; Exchange, 4 shares, 436; Washington, 50 shares, 5,098. The *Railroad Stock* owned, is the Western, 20 shares, $2,115; Boston and Lowell, 7 shares, 3,095; Boston and Worcester, 20 shares, 2,135; Boston and Providence, 20 shares, 1,805; Eastern, 5 shares, 490; Fitchburg, 20 shares, 2,105.

Suffolk, Boston. The *Bank Stock* owned, is in the following Banks:—Atlantic, 90 shares, $9,000; Atlas, 24 shares, 2,400; Boston, 180 shares, 9,000; City, 40 shares, 4,000; Eagle, 25 shares, 2,500; General Interest, 480 shares, 480; Hamilton, 50 shares, 5,000: Market, 10 shares, 700; Massachusetts, 13 shares, 3,250; New England, 210 shares, 21,000; North, 85 shares, 8,500; State, 150 shares, 9,000; Suffolk, 170 shares, 17,000; Tremont, 50 shares, 5,000. The *Railroad Stock* owned, is the Boston and Lowell, 13 shares, $6,500; Boston and Worcester, 20 shares, 2,000; Western, 31 shares, 3,100; Vermont Central Railroad Bonds, (first mortgage,) 7,000; other property belonging to the Company, 5,000. The amount borrowed is on Company's notes, $7,000.

United States, Boston. The *Bank Stock* owned, is in the following Banks:—Shoe and Leather Dealers', 254 shares, $25,400; Atlas, 50 shares, 5,000; Suffolk, 40 shares, 4,000; Market, 437 shares, 30,590; Merchants', 612 shares, 61,200. The *Railroad Stock* owned, is the Western, 66 shares, $6,600; Eastern, 100 shares, 10,000; Northern Railroad Bonds, 10,000; Eastern Railroad Bonds, 1,607.33; Relief Steamboat Company, 15 shares, 1,500; East Boston Ferry Company, 4 shares, 400.

Warren, Boston. The *Bank Stock* owned, is in the following Banks:—Shawmut, 572 shares; Howard Banking Company, 470 shares; Laighton, 30 shares; City, 10 shares; Cambridge Market, 20 shares; Bass River, 5 shares; par value $100—$110,700. The *Railroad Stock* owned, is the Boston and Providence, 22 shares, $2,200. Amount invested in Relief Steamboat Company, $3,800.

WASHINGTON, Boston. The *Bank Stock* owned, is in the following Banks:—Atlas, 100 shares, $10,000; City, 50 shares, 5,000; Columbian, 25 shares, 2,500; Market, 50 shares, 3,500; North, 50 shares, 5,000; New England, 50 shares, 5,000; Suffolk, 26 shares, 2,600; Union, 76 shares, 7,600; Boston City Scrip, 2,600; Relief Steamboat Company, 2,500. The amount borrowed, is $17,000 on Bank Stock.

WEBSTER FIRE AND MARINE, Boston. "No portion of the Capital Stock having been paid in, the Company has not commenced doing business."

BEVERLY, Beverly. The *Bank Stock* owned, is in the following Banks:—Beverly, 5 shares, $312.50; Naumkeag, 23 shares, 2,300; Merchants' 40 shares, 2,000; Mercantile, 26 shares, 2,600; Commercial, 5 shares, 333,33; Village, 20 shares, 2,000; Grand, 10 shares, 1,000; Andover, 10 shares, 1,000; Webster, 10 shares, 1,000. The *Railroad Stock* owned, is in the Boston and Worcester, 20 shares, $2,000; Fitchburg, 10 shares, 1,000.

LYNN MECHANICS' FIRE AND MARINE, Lynn. The *Bank Stock* owned, is in the following Banks:—Lynn Mechanics', 200 shares, $16,000; Laighton, 30 shares, 3,000; Shoe and Leather Dealers', 128 shares, 12,800; Exchange, 20 shares, 2,000. The *Railroad Stock* owned, is in the Eastern, 61 shares, $6,100; East Boston Ferry, 2 shares, 200.

MARBLEHEAD MARINE, Marblehead. The *Bank Stock* owned, is in the following Banks:—Columbian, 100 shares, $10,000; Boston, 105 shares, 5,250; City, 40 shares, 4,000; Eagle, 100 shares, 10,000; Globe, 150 shares, 15,000; New England, 150 shares, 15,000; North, 25 shares, 2,500; Suffolk, 200 shares, 20,000; Atlantic, 45 shares, 4,500; Marblehead, 120 shares, 12,000. The *United States Stock* is a certificate for Spanish indemnity, $1,239.38.

ESSEX, Salem. The *Bank Stock* owned, is in the following Banks:—Naumkeag, 185 shares, $18,500; Commercial, 142 shares, 9,466.67; Exchange, 144 shares, 9,600; Asiatic, 153 shares, 4,590; Mercantile, 22 shares, 1,981.25; Salem, 9 shares, 810; Merchants', 100 shares, 10,000; North, 75 shares, 7,500; Shawmut, 30 shares, 3,000. The *Railroad Stock* owned, is the Boston and Worcester, 10 shares, $1,000. The *State Stock* is 1 certificate Massachusetts 5 per cent., due 1857, $5,000; 17 certificates Massachusetts, (£200 each,) due 1871, 16,320.

ORIENTAL, Salem. The *Bank Stock* owned, is in the following Banks:—Asiatic, 2,457 shares, $73,710; Exchange, 98 shares, 6,533.33; Salem, 20 shares, 2,000; Naumkeag, 250 shares, 25,000; Mercantile, 43 shares, 4,300; Merchants', 4 shares, 200; Lynn Mechanics', 106 shares, 6,360; Village, 100 shares, 10,000; Granite, 144 shares, 14,400. *Massachusetts State Stock*, $46,920. Loan to County of Essex, $3,000.

Gloucester Marine, Gloucester. The *Bank Stock* owned, is in the following Banks :—Gloucester, 27 shares, $2,808 ; Tremont, 37 shares, 3,829 ; Atlas, 32 shares, 3,048.50; Granite, 12 shares, 1,269. The *Railroad Stock* owned, is the Eastern, 97 shares, $10,572 ; Western, 40 shares, 4,021.16 ; Boston and Providence, 10 shares, 965. Eastern Railroad Bonds, $2,000. East Boston Ferry Company, 4 shares, $300.

Howard Fire, Lowell. The *Bank Stock* owned, is in the following Banks :—Appleton, 134 shares, $13,400 ; Lowell, 15 shares, 1,500 ; Wamesit, 25 shares, 2,500 ; Bay State, 20 shares, 2,000 ; Bank of North America, 120 shares, 12,000 ; Bank of Commerce, 14 shares, 1,400 ; Granite, 60 shares, 6,000 ; Grocers', 30 shares, 3,000. The *Railroad Stock* owned, is the Lowell and Lawrence, 94 shares, $9,400 ; Stony Brook, 32 shares, 3,200.

Springfield Fire and Marine, Springfield. The *Bank Stock* owned, is in the following Banks :—Agawam, 60 shares, $6,600 ; Western, 212 shares, 21,941 ; Hampshire Manufacturers', 21 shares, 2,200 ; Hadley Falls, 67 shares, 6,700 ; Holyoke, 20 shares, 2,000 ; Springfield, 12 shares, 1,254 ; Pynchon, 50 shares, 5,600 ; Howard Banking Company, 82 shares, 8,139.75 ; Bank of Commerce, 58 shares, 5,957.50 ; Merchants', 50 shares, 5,321.25 ; Atlas, 20 shares, 2,045 ; Eliot, 23 shares, 2,300 ; Boylston, 3 shares, 345. The *Railroad Stock* owned, is the Western, 70 shares, $7,000 ; Connecticut River, 149 shares, 8,235 ; Worcester and Nashua, 53 shares, 2,875 ; Connecticut River, 3 shares, (preferred,) 300 ; Hartford and New Haven, 26 shares, 3,172 ; Rome and Watertown, 50 shares, 5,050 ; 1 Bond Michigan Central, 8 per cent., 970 ; 5 Bonds Buffalo, Corning and New York 1st Mortgage, 7 per cent., 4,750. Reserved or Contingent Fund is, Interest due on loans and investments, and outstanding balances, $16,326.63.

Western Massachusetts, Pittsfield. The *Bank Stock* owned, is in the following Banks :—Adams, 70 shares, $7,000 ; Pittsfield, 207 shares, 20,700 ; Bank of State of New York, 40 shares, 4,345 ; Agricultural, 37 shares, 4,070 ; Bank of North America, 10 shares, 1,092.50 ; Hadley Falls, 10 shares, 1,000; Lee, 8 shares, 900. The *Railroad Stock* owned, is the Stockbridge and Pittsfield, 203 shares, $18,270 ; Berkshire, 16 shares, 1,440 ; Western, 3 shares, 300; 2 Bonds of Rochester, Lockport and Niagara Falls Railroad, 2,000.

Bedford Commercial, New Bedford. The *Bank Stock* owned, is in the following Banks :—Bedford Commercial, 1,080 shares, $108,000 ; Suffolk, 36 shares, 3,600 ; Merchants,' 100 shares, 10,000 ; Marine, 100 shares, 10,000 ; Fall River, 193 shares, 16,887.50. The *Railroad Stock* owned, is the New Bedford and Taunton, 93 shares, $9,300.

Pacific, New Bedford. The *Bank Stock* owned, is in the following Banks :—Bedford Commercial, 94 shares, $9,400 ; Merchants', 199 shares, 19,900 ; Mechanics', 117 shares, 11,700 ; Marine, 246 shares, 24,600 ; Fairhaven, 43 shares, 4,300 ; Fall River, 5 shares, 500.

Whaling, New Bedford. The *Bank Stock* owned, is in the following Banks:—Bedford Commercial, 110 shares, $11,000; Merchants', 153 shares, 15,300; Marine, 241 shares, 24,100; Mechanics', 103 shares, 10,300; Fairhaven, 103 shares, 10,300; Shawmut, 30 shares, 3,000; Taunton, 33 shares, 3,300; Bristol County, 60 shares. 6,000. The *Railroad Stock* owned, is the Fitchburg, 70 shares, $7,000; Berkshire, 50 shares, 5,000. Six shares of the Capital Stock are pledged to the Company, $600.

Old Colony, Plymouth. The *Bank Stock* owned, is in the following Banks:—Old Colony, 32 shares, $3,200; Plymouth, 32 shares, 3,200; Market, 20 shares, 1,400; Merchants', 33 shares, 3,300; New England, 15 shares, 1,500; Railroad, 40 shares, 3,000; Massachusetts, 10 shares, 2,400; Boston, 20 shares, 1,000; Exchange, 10 shares, 1,000; Tremont, 12 shares, 1,200; Wareham, 35 shares, 2,975; Union, 15 shares, 1,500. The *Railroad Stock* owned, is the Boston and Providencee, 20 shares, $2,000; Old Colony and Fall River, 62 shares, 3,793.63.

Union, Provincetown. The *Bank Stock* owned, is in the following Banks:—Freeman's, 165 shares, $16,500; Provincetown, 100 shares, 10,000. The amount borrowed is on Secretary's Note, endorsed by the President, $2,946.

Commercial, Nantucket. The *Bank Stock* owned, is in the following Banks:—Pacific, 278 shares, $36,140; Shoe and Leather Dealers', 100 shares, 10,600; Merchants', 187 shares, 19,728.50; New England, 35 shares, 3,711; Granite, 120 shares, 11,820. Nine shares of the Capital Stock are pledged to the Company.

INSURANCE COMPANIES,

MUTUAL MARINE AND MUTUAL FIRE AND MARINE.

	BOSTON.				
	Alliance.	China Mutual.	Commercial Mutual Marine.	Equitable Safety.	New England Mutual Marine.
Amount of Assets,	$614,773 15	$687,585 60	$411,552 96	$797,618 12	$986,746 64
Cash,	14,652 17	78,485 14	1,862 92	11,717 37	16,452 18
Premium Notes on Risks terminated,	100,877 61	6,196 13	15,325 14	51,053 04	217,710 80
Premium Notes on Risks not terminated,	192,562 17	40,902 33	62,480 38	235,511 02	435,421 60
Other Notes, how secured, and for what given,	178,100 00	519,502 00	294,147 40	224,750 00	52,785 35
Debts due to the Company, and how originated, other than those above stated,	- -	- -	- -	- -	- -
All other Property, specifying amount and value of each kind of Property and Stocks,	128,581 20	42,500 00	37,737 12	274,586 69	986,746 64
Losses paid during the year ending December 1, on Marine Risks,	481,880 54	257,885 76	170,848 37	503,349 10	771,553 92
Return Premiums paid or credited during the same time on Marine Risks,	34,777 61	18,814 12	26,032 05	26,166 12	45,193 10
Losses paid on Fire Risks during the same time,	- -	- -	- -	12,500 00	32,829 60
Amount of Losses ascertained and unpaid on Marine Risks,	27,000 00	- -	11,972 14	21,300 00	63,000 00
Amount of Losses ascertained and unpaid on Fire Risks,	- -	- -	- -	- -	- -
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	91,000 00	58,000 00	18,000 00	19,390 00	157,000 00
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	1,000 00	- -	- -	- -	- -
Amount of Expenses paid,	10,505 01	11,889 08	7,194 77	13,276 70	11,671 43
Amount insured during the year on Marine Risks,	20,120,262 00	20,592,698 00	8,073,265 00	14,116,260 00	26,184,830 00

Amount of Premiums on Marine Risks, .	$528,667 26	$458,753 31	$233,072 16	$415,212 94	$745,453 07
Amount Insured during the year on Fire Risks, ...	8,237,085 00	– –	– –	5,798,475 00	13,481,405 00
Amount of Premiums on Fire Risks, .	16,920 47	– –	– –	13,143 82	45,655 10
Amount of Marine Risks terminated, .	22,126,341 00	15,579,660 00	7,516,016 00	14,241,263 00	29,225,407 00
Amount of Premium on Marine Risks terminated, ...	528,354 50	268,413 19	172,370 66	379,835 81	702,492 34
Amount of Fire Risks terminated, .	7,825,990 00	– –	– –	6,219,640 00	14,816,658 00
Amount of Premium on Fire Risks terminated, ...	16,360 31	– –	– –	14,027 42	47,786 63
Amount of undetermined Marine Risks, .	8,534,582 00	9,068,117 00	2,029,124 00	10,739,438 00	16,942,613 00
Amount of Premium on undetermined Marine Risks, ...	317,501 44	284,565 08	84,880 76	319,736 91	486,527 86
Amount of undetermined Fire Risks, .	3,519,870 00	– –	– –	2,540,333 00	3,720,330 00
Amount of Premium on undetermined Fire Risks, ...	10,689 51	– –	– –	7,547 41	36,881 19
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	10,000 00	– –	129,160 59	68,573 78	97,657 00
Highest Rate of Interest received, .	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest paid, . .	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money, .	– –	– –	– –	– –	– –
Amount of Premium included in the assets which the assured have the right to have indorsed on Notes making part of the assets above mentioned, . . .	– –	– –	– –	– –	– –
Amount of delinquent Notes included in the assets above, . . .	1,689 31	10,506 13	– –	9,332 07	20,000 00
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years, . .	142,847 89	– –	19,446 51	240,703 07	274,339 78

	BOSTON.		GLOUCESTER.	IPSWICH.	NEWBURYPORT.
	Tremont Mutual.	Triton.	Gloucester Mutual Fishing.	Massachusetts Fire and Marine.	Union Mutual Marine.
Amount of Assets,	$365,877 25	$383,419 37	$134,446 36	$51,572 43	$68,929 06
Cash,	2,359 43	909 01	– –	292 52	1,107 50
Premium Notes on Risks terminated,	39,018 00	57,028 82	27,029 86	8,931 68	5,329 99
Premium Notes on Risks not terminated,	149,521 66	30,401 60	716 50	6,120 25	7,234 45
Other Notes, how secured, and for what given,	170,396 88	295,079 94	106,700 00	36,227 98	50,400 00
Debts due to the Company, and how originated, other than those above stated,	– –	– –	– –	– –	– –
All other Property, specifying amount and value of each kind of Property and Stocks,	4,581 28	– –	250 00	– –	4,857 12
Losses paid during the year ending December 1, on Marine Risks,	482,508 18	444,360 99	8,774 63	9,455 17	1,367 12
Return Premiums paid or credited during the same time on Marine Risks,	51,935 74	50,359 34	– –	292 29	330 02
Losses paid on Fire Risks during the same time,	2 94	– –	– –	8,579 14	– –
Amount of Losses ascertained and unpaid on Marine Risks,	– –	63,650 00	– –	6,791 75	2,588 18
Amount of Losses ascertained and unpaid on Fire Risks,	– –	– –	– –	1,000 00	– –
Estimated Amount of Losses on Claims unliquidated, on Marine Risks,	101,479 00	60,000 00	– –	16,131 00	1,000 00
Estimated Amount of Losses on Claims unliquidated, on Fire Risks,	– –	– –	– –	5,700 00	– –
Amount of Expenses paid,	15,858 34	16,322 31	515 00	1,909 74	43 90
Amount insured during the year on Marine Risks,	15,947,165 00	14,655,632 00	512,632 00	217,759 00	466,663 00

Amount of Premiums on Marine Risks,	448,277 69	294,096 35	27,746 36	3,347 00	14,143 61
Amount Insured during the year on Fire Risks,	7,073,707 00	6,957,863 00	- -	395,079 00	38,400 00
Amount of Premiums on Fire Risks,	15,501 21	10,867 51	- -	3,158 11	74 75
Amount of Marine Risks terminated,	17,418,374 00	17,829,014 00	501,000 00	- -	350,051 00
Amount of Premium on Marine Risks terminated,	473,350 68	425,093 85	27,029 86	- -	7,344 52
Amount of Fire Risks terminated,	6,325,472 00	8,605,771 00	- -	- -	30,000 00
Amount of Premium on Fire Risks terminated,	13,037 52	10.867 51	- -	- -	51 75
Amount of undetermined Marine Risks,	9,677,769 00	6,482,528 00	- -	- -	116,612 00
Amount of Premium on undetermined Marine Risks,	285,719 97	139.940 38	- -	- -	6,799 09
Amount of undetermined Fire Risks,	2,896,094 00	6,051,822 00	- -	- -	8,400 00
Amount of Premium on undetermined Fire Risks,	10,386 42	9,572 98	- -	- -	28 00
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	- -	33,963 10	- -	17,598 74	222 50
Highest Rate of Interest received,	6 per cent.	6 per cent.	- -	6 per cent.	6 per cent.
Highest Rate of Interest paid,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	- -	- -	- -	- -	- -
Amount of Premium included in the assets which the assured have the right to have indorsed on Notes making part of the assets above mentioned,	- -	- -	- -	10,000 00	- -
Amount of delinquent Notes, included in the assets above,	7,039 00	2,253 77	- -	10,000 00	- -
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	- -	41,752 00	- -	- -	4,633 00

	NEW BEDFORD.			COHASSET.	PROVINCETOWN.
	Commercial Mutual Marine.	Mutual Marine.	Union Mutual Marine.	Hingham and Cohasset Mutual Fishing.	Equitable Marine.
Amount of Assets, . . .	$449,751 43	$544,739 33	$580,897 65	$20,506 76	$70,343 00
Cash, ...	943 08	3,883 31	2,888 87	45 00	- -
Premium Notes on Risks terminated, .	13,321 77	31,176 78	33,389 82	3,161 76	8,075 00
Premium Notes on Risks not terminated, .	211,655 99	261,110 14	288,882 63	- -	9,982 00
Other Notes, how secured, and for what given, ...	223,830 59	168,469 10	255,736 33	17,300 00	32,666 00
Debts due to the Company, and how originated, other than those above stated, .	- -	- -	- -	- -	- -
All other Property, specifying amount and value of each kind of Property, and Stocks,	- -	78,100 00	- -	- -	19,620 00
Losses paid during the year ending December 1, on Marine Risks, . . .	21,047 38	126,788 23	132,856 49	- -	15,848 00
Return Premiums paid or credited during the same time on Marine Risks, .	6,383 63	8,853 43	12,534 86	3,085 39	267 00
Losses paid on Fire Risks during the same time, ...	- -	- -	- -	- -	- -
Amount of Losses ascertained and unpaid on Marine Risks, . . .	32,145 39	28,113 35	49,146 25	- -	6,200 00
Amount of Losses ascertained and unpaid on Fire Risks, ...	- -	- -	- -	- -	- -
Estimated Amount of Losses on Claims unliquidated on Marine Risks, . .	37,100 00	29,100 00	15,650 73	- -	- -
Estimated Amount of Losses on Claims unliquidated on Fire Risks, . .	- -	- -	- -	- -	- -
Amount of Expenses paid, . .	2,258 48	3,021 21	2,883 34	85 95	1,007 00
Amount insured during the year on Marine Risks, ...	3,149,256 00	2,399,240 00	2,779,232 00	94,062 50	402,815 00

Amount of Premiums on Marine Risks,	164,549 20	139,336 18	149,875 77	3,161 76	18,602 00
Amount Insured during the year on Fire Risks,	- -	- -	- -	- -	- -
Amount of Premiums on Fire Risks,	- -	- -	- -	- -	- -
Amount of Marine Risks terminated,	1,668,073 00	2,463,073 00	3,254,671 00	94,062 50	277,200 00
Amount of Premium on Marine Risks terminated,	43,856 01	130,541 62	104,087 25	3,161 76	7,980 00
Amount of Fire Risks terminated,	- -	- -	- -	- -	- -
Amount of Premium on Fire Risks terminated,	- -	- -	- -	- -	- -
Amount of undetermined Marine Risks,	3,135,270 50	3,868,258 00	4,353,711 00	- -	- -
Amount of Premium on undetermined Marine Risks,	211,655 99	261,110 14	288,882 63	- -	- -
Amount of undetermined Fire Risks,	- -	- -	- -	- -	- -
Amount of Premium on undetermined Fire Risks,	- -	- -	- -	- -	- -
Amount of Debts owed by the Company, other than those for losses above mentioned; state for what, and how secured,	- -	- -	50,530 49	35 42	- -
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	- -	6 per cent.
Highest Rate of Interest paid,	6 per cent.	6 per cent.	6 per cent.	- -	6 per cent.
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	- -	- -	227,336 71	- -	- -
Amount of Premium included in the assets which the assured have the right to have indorsed on Notes making part of the assets above mentioned,	26,363 15	- -	22,663 29	- -	- -
Amount of delinquent Notes included in the assets above,	- -	2,470 60	- -	- -	- -
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	- -	61,090 00	- -	2,807 15	22,000 00

AGGREGATE.

Amount of Assets,	$6,168,759 11
Cash,	135,598 50
Premium Notes on Risks terminated,	617,626 20
Premium Notes on Risks not terminated,	1,932,502 72
Other Notes, how secured, and for what given,	2,626,091 57
Debts due to the Company, and how originated, other than those above stated,	– –
All other Property, specifying amount and value of each kind of Property and Stocks,	1,577,560 05
Losses paid during the year ending December 1, on Marine Risks,	3,428,523 88
Return Premiums paid or credited during the same time on Marine Risks,	285,024 70
Losses paid on Fire Risks during the same time,	53,911 68
Amount of Losses ascertained and unpaid on Marine Risks,	311,907 06
Amount of Losses ascertained and unpaid on Fire Risks,	1,000 00
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	603,850 73
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	6,700 00
Amount of Expenses paid,	98,442 26
Amount insured during the year on Marine Risks,	129,711,771 50
Amount of Premiums on Marine Risks,	3,644,294 66
Amount insured during the year on Fire Risks,	41,982,014 00
Amount of Premiums on Fire Risks,	105,320 97
Amount of Marine Risks terminated,	132,544,205 50
Amount of Premium on Marine Risks terminated,	3,273,912 05
Amount of Fire Risks terminated,	43,823,531 00
Amount of Premium on Fire Risks terminated,	102,131 14
Amount of undetermined Marine Risks,	74,948,022 50
Amount of Premium on undetermined Marine Risks,	2,687,320 25
Amount of undetermined Fire Risks,	18,736,849 00
Amount of Premium on undetermined Fire Risks,	75,105 51
Amount of Debts owed by the Company, other than those for losses above mentioned; state for what, and how secured,	407,741 62
Highest Rate of Interest received,	6 per cent.
Highest Rate of Interest paid,	6 per cent.
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	227,336 71
Amount of Premium included in the assets, which the assured have the right to have indorsed on Notes making part of the assets above mentioned,	59,026 44
Amount of delinquent Notes included in the assets above,	63,290 88
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	809,619 40

REMARKS.

Alliance, Boston. "Other Notes." Notes received under the Act of May 24, 1851, in advance for premiums, $178,100. "All other Property." Amount of Subscription, under the Act of May 24, 1851, not yet called in, $75,000. Columbian Bank, 100 shares, $9,969.18; Tremont, 100 shares, 10,784.50; Boston and Providence Railroad, 50 shares, 4,500; Eastern, 50 shares, 5,012.50; Fitchburg, 50 shares, 5,526.50; Boston and Worcester, 50 shares, 5,191.25; Vermont and Canada, 60 shares, 6,345; Old Colony and Fall River, 50 shares, 3,361.25; Relief Steamboat Company, 20 shares, 2,000; East Boston Ferry Company, 2 shares, 200; Insurance Scrip, 691.02. "Amount of Debts." A note to Columbian Bank, for money borrowed, with Stock Notes, as collateral, $10,000.

China Mutual, Boston. "Other Notes." Stock Notes given for subscription, $494,576.25. Notes secured by collateral, for money loaned, $24,925.75. Cash in Boston, $5,531.34. In hands of Russell & Co., Agents, Canton, $30,750; Baring Brothers & Co., Agents, London, 42,203.80. "All other Property." Columbian Bank, 200 shares, $20,000; Washington, 200 shares, 20,000; Tremont, 25 shares, 2,500.

Commercial Mutual Marine, Boston. "Other Notes." Subscription Notes and amount subscribed for, which notes have not yet been received, $294,147.40. "All other Property." Maverick Bank, 200 shares, $20,000; Grocers', 170 shares, 17,000. Insurance Scrip, $737.12. "Amount of Debts." Company's Notes for Loans, Re-insurance, and Marine Losses, $129,160.59.

Equitable Safety, Boston. "Other Notes." 16 notes, secured by mortgage on Real Estate, $65,750; 4 Notes, secured by Loans on Collateral, 23,000; Subscription Notes for Safety Fund, not called in, 136,000. "All other Property." Merchants' Bank, 400 shares, $40,000; North, 300 shares, 30,000; Traders', 250 shares, 25,000; Tremont, 200 shares, 20,000; Eagle, 100 shares, 10,000; Granite, 120 shares, 12,000; Atlas, 100 shares, 10,000; Boylston, 100 shares, 10,000; Howard, 100 shares, 10,000; North America, (N. Y.,) 100 shares, 10,000; Western Railroad, 100 shares, 10,000; Eastern, 100 shares, 9,831.75; Boston and Worcester, 100 shares, 10,491.50; Boston and Providence, 100 shares, 8,987; Vermont and Canada, 50 shares, 5,200; Pittsfield and North Adams, 26 shares, 2,600; 10 Bonds, Rutland and Burlington, 9,904.17; 6 Cheshire, 4,000; 2 Eastern, 1,600; 1 Cape Cod Branch, 5,000; 30 shares Relief Steam Towboat Stock, 3,000; 4 shares East Boston Ferry Stock, 300. Insurance Scrip, $26,392.98. Fire Policies not delivered, $279.29. "Amount of Debts." Interest Dividends unpaid, due to holders of Scrip, $1,380.05. Due to Bank, for Loans on Bank Stock, $20,000; due to Bank for Loans on Notes as Collateral, 46,875; due to Insurance Company for Note for Re-insurance, 318.73.

New England Mutual Marine, Boston. "Other Notes." Loans on Personal and Collateral Security, $52,785.35. "All other Property." Bonds and Mortgages of Real Estate, (City of Boston,) $11,000. Fire Policies unpaid, $2,744.04. Book accounts, for advances on outstanding losses, $14,002.59; Bank of North America, 100 shares, 9,882.50; Bank of Commerce, 107 shares, 10,700; Merchants', 161 shares, 16,549.25; Tremont, 106 shares, 10,894.50; Granite, 165 shares, 14,301.50; North, 89 shares, 8,331.75; Shawmut, 102 shares, 9,947.25; Atlas, 40 shares, 3,715; Traders', 120 shares, 11,750; Eagle, 50 shares, 5,108; Grocers', 60 shares, 5,962.50; State, 34 shares, 2,065.50; Exchange, 46 shares, 4,679.58; City, 20 shares, 1,610; Washington, 19 shares, 1,890.50; Atlantic, 5 shares, 477.50; Faneuil Hall, 50 shares, 5,000; Lancaster, 25 shares, 2,374; Richmond, (Maine,) 20 shares, 2,000; 100 shares Western Railroad Stock, 10,191.76; 380 shares Boston and Maine, 38,235.49; 63 shares Eastern, 6,463.50; 5 shares Cheshire, 500; 100 shares Manchester and Lawrence, 10,000; Northern Railroad Bonds, 15,500; Michigan Central do., 5,000; Cape Cod do., 3,500; Boston, Concord and Montreal do., 20,000. "Amount of Debts." Company's Notes, with collateral, $97,657.

Tremont Mutual, Boston. "Other Notes." Subscribers' Notes, $169,249.22. Due bills for money advanced on account of losses, $1,147.66. "All other Property." Fire Policies unpaid, $251.78; 9 shares Providence Railroad, 792; 10 shares Western, 1,037.50; 25 shares Relief Steamboat Company, 2,500.

Triton, Boston. "Other Notes." For Subscription, $95,079.94. On account of a new subscription of $300,000, 200,000. "Amount of Debts." Re-insurance, $19,963.10; Company Notes in Bank, with Subscription Notes as collateral, 8,000; borrowed money, 6,000, secured by Subscription Notes.

Gloucester Mutual Fishing. "Other Notes." Notes given by Stockholders for $200 on each 1,000 Stock, $106,700. "All other Property." Office furniture, $100; Screws, Blocks, etc., 150. "Office closes annually about the last of December, at which time, perhaps, more intelligent answers might be made to some of the interrogatories."

Massachusetts Fire and Marine, Ipswich. "Other Notes." Original subscription, $50,000, of which is considered good, 35,000. Other assets, as per account, (about $300 good,) $1,227.98. "Amount of Debts." Loans of money not secured, $1,047; Notes for losses settled, 7,083.26; Loan of Bank of Commerce, secured by Insurance Premium and Stockholders'

Notes, 3,000; do. Howard Bank, 2,400; unpaid re-insurance premiums, 228.25; Loan of J. Southwick, 1,735.10; do. People's Insurance Company, 2,105.13.

UNION MUTUAL MARINE, Newburyport. "Other Notes." Stock Notes of subscribers, payable on demand, $50,400. "All other Property." 32 shares Merchants' Bank, $1,169.12; 10 shares Western Railroad, 1,082.50; 10 shares Worcester do., 995; 11 shares Concord do., 610.50; deposit in Savings Institution, Newburyport, 1,000. "Amount of Debts." Company owes for re-insurance, $222.50.

COMMERCIAL MUTUAL MARINE, New Bedford. "Other Notes." Bills receivable or sundry Promissory Notes from individuals, without other security, $830.59; Subscription Notes for Premiums in advance, 223,000.

MUTUAL MARINE, New Bedford. "Other Notes." Notes discounted, or received in exchange for Premium Notes, $3,901.36; Subscriptions for Premiums in advance, 164,567.74. "All other Property." Office and furniture, $1,500; 104 shares Mechanics' Bank; 212 shares Marine; 220 shares Commercial; 230 shares Merchants', $78,100.

UNION MUTUAL MARINE, New Bedford. "Other Notes." Subscriptions for Premiums in advance, $250,000; Notes for Premium Notes given up, 5,736.33. "Amount of Debts." The Company's Notes on demand, without security, to pay Marine Losses, $50,530.49.

HINGHAM AND COHASSET MUTUAL FISHING, Cohasset. "Other Notes." Individual Stock Notes, $200 for each 1,000 of Stock, $17,300. "Amount of Debts." Notes for re-insurance $35.42. "This Company closes its business every year, and each stockholder is entitled to his proportion of the earnings."

EQUITABLE MARINE, Provincetown. "Other Notes." Notes secured by Mortgage on Real Estate, $23,858; Notes with sureties holding Real Estate, 8,808. "All other Property." 120 shares Freeman's Bank, $13,440; 60 shares Mechanics', 6,180.

MUTUAL FIRE INSURANCE COMPANIES.

6

	BOSTON.				
	Appleton Mutual Fire. Commenced May 20. 1853.	Boston Manufacturers' Mutual Fire. Commenced Sept. 14, 1850	Boston Mutual Fire. Commenced April 1, 1854.	Eagle Mutual Fire. Commenced June 29, 1853.	Massachusetts Mutual Fire. Commenced March 21, 1798.
Amount Insured by existing Policies, .	$927,319 64	$6,326,026 00	$245,512 00	$778,868 00	$13,893,710 00
Amount of Premiums and Deposits received on same, ...	25,546 68	368,055 48	10,098 76	15,086 32	224,393 99
Portion of Premiums and Deposits received in Money, ...	12,523 66	61,342 58	3,366 26	7,649 41	224,393 99
Portion of Premiums and Deposits received in Notes, ...	13,023 02	306,712 90	6,732 50	7,436 91	- -
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	5,706 26	78,155 49	1,600 89	4,023 06	226,262 51
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	3,715 17	41,653 25	- -	689 62	64,795 88
Amount Assessed on Notes for the same period, ...	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	61,108 43	- -	20,197 52	22,523 23	448,787 98
Amount of Assessments uncollected, .	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, . . .	1,825 09	61,627 70	- -	- -	147,515 80
Amount of Policies terminated the past year, ...	557,184 36	5,516,301 00	16,225 00	349,023 00	1,807,175 00

Amount of Policies issued the past year,	833,101 00	6,775,526 00	261,737 00	905,979 00	1,909,525 00
Amount of Premiums and Deposits received for said Policies,	22.442 81	374,614 62	10,537 93	15,300 13	30,152 85
Amount of Losses paid the past year,	3,221 75	1,812 75	– –	689 62	4,996 97
Amount of Losses ascertained and unpaid,	1,500 00	100 00	– –	– –	58 00
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	18,720 57	– –	– –	25,961 68
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	2,135 00	19,295 88	– –	– –	– –
Highest Rate of Interest paid,	– –	– –	– –	– –	6 per cent.
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate,	353,095 00	6,326,026 00	126,423 00	355,580 00	13,893,710 00
Amount Insured on Personal Property,	574,390 64	– –	135,314 00	423,288 00	– –
Amount Insured on First Class,	– –	– –	– –	– –	– –
Amount Insured on Second Class,	"Not Classified."	"All First Class, and good Risks."	"Not Classified."	"Not Classified."	"Not Classified."
Amount Insured on Third Class,	– –		– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Second Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	– –	– –	– –
Losses in Second Class,	– –	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –
Amount of Expenses of the Co. for the year,	6,555 81	6,539 46	1,469 70	3,218 73	6,636 17
Amount charged for Proposals, Policies, Assignments, and other papers,	– –	– –	16 00	85 13	– –

	BOSTON.				
	Mechanics' Mutual Fire. Commenced Sept. 1, 1836.	People's Mutual Fire. Commenced April 1, 1847.	Shawmut Mutual Fire. Commenced January, 1854.	South Mutual Fire. Commenced June 1, 1845.	State Mutual Fire. Commenced May 1, 1843.
Amount Insured by existing Policies, .	$15,477,430 00	See Remarks.	$198,302 00	$140,100 00	$3,390,771 00
Amount of Premiums and Deposits received on same, ...	375,718 93		3,819 32	2,206 07	101,995 28
Portion of Premiums and Deposits received in Money, ...	189,905 44		1,919 11	1,518 43	56,553 97
Portion of Premiums and Deposits received in Notes, ...	185,813 49		1,900 21	687 64	45,441 31
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	170,038 99		1,486 23	860 00	53,788 60
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . .	– –		– –	– –	53,896 27
Amount Assessed on Notes for the same period, ...	– –		– –	See Remarks.	30,177 51
Amount Assessed beyond the Amount of Notes, ...	– –		– –		– –
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	751,437 86		5,738 43		203,990 56
Amount of Assessments uncollected, .	– –		– –		7,266 39
Amount of Dividends paid to Policy-holders during same period, . . .	234,401 48		27 09		66,259 89
Amount of Policies terminated the past year, . . .	3,174,455 00		10,520 00		1,658,450 00

Amount of Policies issued the past year,	3,738,520 00	See Remarks.	208,822 00	See Remarks.	1,654,975 00
Amount of Premiums and Deposits received for said Policies,	83,071 29		3,996 37		38,310 37
Amount of Losses paid the past year,	21,826 81		–		4,001 80
Amount of Losses ascertained and unpaid,	40 00		925 00		4,520 00
Amount of Assessments on Notes the past year,	– –		– –		– –
Amount of Assessments the past year beyond the amount of Notes,	– –		– –		– –
Amount of Dividends paid to Policy-holders the past year,	47,861 56		27 09		20,438 36
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –		225 00		1,000 00
Highest Rate of Interest paid,	6 per cent.		6 per cent.		6 per cent.
Highest Rate of Interest received,	6 per cent.		6 per cent.		6 per cent.
Amount Insured on Real Estate,	15,102,005 00		133,049 00		2,773,101 00
Amount Insured on Personal Property,	375,425 00		75,773 00		617,670 00
Amount Insured on First Class,	– –		– –		– –
Amount Insured on Second Class,	"Not Classified."		"Not Classified."		"Not Classified."
Amount Insured on Third Class,	– –		– –		– –
Amount Insured on Fourth Class,	– –		– –		– –
Premiums and Deposits received in First Class,	– –		– –		– –
Premiums and Deposits in Second Class,	– –		– –		– –
Premiums and Deposits in Third Class,	– –		– –		– –
Premiums and Deposits in Fourth Class,	– –		– –		– –
Losses in First Class,	– –		– –		– –
Losses in Second Class,	– –		– –		– –
Losses in Third Class,	– –		– –		– –
Losses in Fourth Class,	– –		– –		– –
Amount of Expenses of the Co. for the year,	7,905 16		803 53		5,901 63
Amount charged for Proposals, Policies, Assignments, and other papers,	– –		– –		– –

	BOSTON.		CHELSEA.	ANDOVER.	DANVERS.
	Traders' Mutual Fire. Commenced June 13, 1854.	Union Mutual Fire. Commenced May 1, 1843.	Chelsea Mutual Fire. Commenced May 21, 1847.	Merrimack Mut'l Fire. Commenced April 21, 1823.	Danvers Mutual Fire. Commenced August 1, 1829.
Amount Insured by existing Policies, .	$1,058,861 00	$5,398,171 00	$1,054,768 00	$1,925,376 00	$733,865 00
Amount of Premiums and Deposits received on same, ...	30,578 97	139,459 29	40,633 37	82,975 50	40,398 54
Portion of Premiums and Deposits received in Money, ...	192 99	72,312 71	12,340 73	13,829 25	13,466 18
Portion of Premiums and Deposits received in Notes, ...	30,385 98	67,146 58	28,292 64	69,146 25	26,932 36
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	196 00	51,934 96	8,724 09	2,463 46	13,378 85
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . .	- -	35,386 63	27,895 77	14,478 54	1,891 38
Amount Assessed on Notes for the same period, ...	- -	- -	4,549 21	7,136 87	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	52,904 95	278,918 58	81,266 74	176,472 63	- -
Amount of Assessments uncollected, .	- -	- -	1,618 97	120 06	- -
Amount of Dividends paid to Policy-holders during same period, . . .	- -	54,671 70	2,113 81	- -	- -
Amount of Policies terminated the past year, ...	86,194 00	1,150,531 00	612,864 00	495,745 00	85,850 00

Amount of Policies issued the past year,	1,145,055 00	1,590,506 00	665,251 00	458,985 00	93,200 00
Amount of Premiums and Deposits received for said Policies,	31,642 97	34,442 50	12,501 42	19,522 68	5,122 95
Amount of Losses paid the past year,	– –	9,163 15	1,815 65	944 00	300 00
Amount of Losses ascertained and unpaid,	– –	546 50	200 00	225 00	– –
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	13,729 91	400 98	– –	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	1,503 23	– –	200 00	– –	– –
Highest Rate of Interest paid,	– –	6 per cent.	6 per cent.	6 per cent.	– –
Highest Rate of Interest received,	– –	6 per cent.	6 per cent.	6 per cent.	8 per cent.
Amount Insured on Real Estate,	1,015,804 00	4,948,150 00	1,054,768 00	1,779,251 00	733,865 00
Amount Insured on Personal Property,	129,251 00	450,021 00	– –	146,125 00	– –
Amount Insured on First Class,	11,450 55	– –	471,121 00	– –	– –
Amount Insured on Second Class,	"Not Classified."	"Not Classified."	583,647 00	– –	"Not Classified."
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	31,642 97	– –	4,147 48	– –	– –
Premiums and Deposits in Second Class,	– –	– –	8,353 94	– –	– –
Premiums and Deposits in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	2,015 65	– –	– –
Losses in Second Class,	– –	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –
Amount of Expenses of the Co. for the year,	1,781 49	5,238 19	3,097 76	1,059 78	339 00
Amount charged for Proposals, Policies, Assignments, and other papers,	– –	– –	– –	433 00	85 00

	GEORGETOWN.	GLOUCESTER.	GROVELAND.	HAVERHILL.	
	Farmers' Mutual Fire. Commenced Sept. 24, 1844.	Annisquam Mutual Fire. Commenced Dec. 28, 1847.	Groveland Mut'l Fire. Commenced March 8, 1828.	Haverhill Mut'l Fire. Commenced Dec. 25, 1841.	Pentucket Mut'l Fire. Commenced April 16, 1853.
Amount Insured by existing Policies,	$3,077,354 66	$92,040 00	$465,767 00	$3,582,684 00	$250,942 00
Amount of Premiums and Deposits received on same,	174,675 24	6,074 16	14,572 00	466,146 34	5,817 70
Portion of Premiums and Deposits received in Money,	11,253 84	176 91	– –	46,743 32	2,885 85
Portion of Premiums and Deposits received in Notes,	163,421 40	5,897 25	– –	419,403 02	2,931 85
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,	– –	686 50	557 69	7,378 89	1,021 42
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	9,546 42	– –	1,810 00	61,007 64	1,259 24
Amount Assessed on Notes for the same period,	7,233 00	472 25	2,651 48	12,479 56	– –
Amount Assessed beyond the Amount of Notes,	– –	– –	– –	– –	– –
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	– –	– –	– –	1,257,109 00	11,635 40
Amount of Assessments uncollected,	1,758 64	131 24	400 76	1,308 54	– –
Amount of Dividends paid to Policy-holders during same period,	– –	– –	– –	1,661 85	97 25
Amount of Policies terminated the past year,	616,369 00	14,975 00	34,705 00	861,201 00	118,252 00

Amount of Policies issued the past year,	860,626 00	27,625 00	75,300 00	1,747,961 00	174,392 00
Amount of Premiums and Deposits received for said Policies,	36,139 15	1,762 58	2,3 09	229,435 06	3,996 92
Amount of Losses paid the past year,	2,467 42	– –	160 00	20,517 19	1,259 24
Amount of Losses ascertained and unpaid,	575 00	– –	300 00	600 00	300 00
Amount of Assessments on Notes the past year,	1,849 10	131 24	886 11	3,820 49	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	– –	– –	290 21	97 25
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	3,000 00	– –	600 00	5,693 52	505 97
Highest Rate of Interest paid,	6 per cent.	– –	6 per cent.	6 per cent.	– –
Highest Rate of Interest received,	– –	6 per cent.	– –	6 per cent.	– –
Amount Insured on Real Estate,	– –	82,685 00	425,688 00	2,457,924 00	134,288 00
Amount Insured on Personal Property,	– –	9,355 00	40,079 00	1,124,760 00	116,654 00
Amount Insured on First Class,	860,626 00	– –	– –	532,745 00	– –
Amount Insured on Second Class,	– –	"Not Classified."	"Not Classified."	1,003,584 00	"Not Classified."
Amount Insured on Third Class,	– –	– –	– –	826,176 00	– –
Amount Insured on Fourth Class,	– –	– –	– –	1,220,179 00	– –
Premiums and Deposits received in First Class,	36,139 15	– –	– –	48,406 93	– –
Premiums and Deposits in Second Class,	– –	– –	– –	92,499 40	– –
Premiums and Deposits in Third Class,	– –	– –	– –	97,516 30	– –
Premiums and Deposits in Fourth Class,	– –	– –	– –	227,723 71	– –
Losses in First Class,	2,647 50	– –	– –	600 00	– –
Losses in Second Class,	– –	– –	– –	12 00	– –
Losses in Third Class,	– –	– –	– –	11,017 19	– –
Losses in Fourth Class,	– –	– –	– –	12,967 00	– –
Amount of Expenses of the Co. for the year,	2,222 95	15 00	115 00	2,436 00	639 74
Amount charged for Proposals, Policies, Assignments, and other papers,	958 50	20 50	75 00	1,889 05	12 00

	IPSWICH.	LYNN.			NEWBURYPORT.
	Hancock Mutual Fire. Commenced 1846.	Boot and Shoe Manufacturers'. Commenced July 1, 1854.	Lynn Mutual Fire. Commenced August 1, 1828.	Sagamore Mutual Fire. Commenced April 6, 1852.	Newburyport Mutual Fire. Commenced August 1, 1829.
Amount Insured by existing Policies,	See Remarks.	$504,800 00	$1,237,565 00	$241,225 00	$578,885 00
Amount of Premiums and Deposits received on same,		48,825 00	84,207 39	17,925 66	20,422 77
Portion of Premiums and Deposits received in Money,		- -	17,093 23	4,013 92	6,807 59
Portion of Premiums and Deposits received in Notes,		48,825 00	67,114 16	13,911 74	13,615 18
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,		- -	17,325 46	757 79	9,273 87
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,		- -	4,455 82	3,100 00	767 67
Amount Assessed on Notes for the same period,		- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes,		- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected,		- -	84,207 39	17,925 66	61,268 31
Amount of Assessments uncollected,		- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during the same period,		- -	11,445 33	201 05	1,066 21
Amount of Policies terminated the past year,		11,000 00	166,300 00	33,400 00	61,935 00

Amount of Policies issued the past year,	See Remarks.	515,800 00	182,490 00	47,150 00	89,050 00
Amount of Premiums and Deposits received for said Policies,		49,857 00	11,500 98	3,536 02	3,018 57
Amount of Losses paid the past year,		– –	227 56	– –	– –
Amount of Losses ascertained and unpaid,		– –	– –	– –	– –
Amount of Assessments on Notes the past year,		– –	– –	– –	– –
Amount of Assessments the past year, beyond the amount of Notes,		– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,		– –	2,163 34	121 60	217 37
Amount of Debts owed by the Company for Money Borrowed, or otherwise,		234 27	– –	– –	– –
Highest Rate of Interest paid,		6 per cent.	– –	– –	6 per cent.
Highest Rate of Interest received,		– –	8 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate,		30,200 00	1,125,520 00	130,500 00	553,610 00
Amount Insured on Personal Property,		474,600 00	112,045 00	110,725 00	25,275 00
Amount Insured on First Class,		– –	1,237,565 00	241,225 00	– –
Amount Insured on Second Class,		“ Not Classified.”	– –	– –	– –
Amount Insured on Third Class,		– –	– –	– –	– –
Amount Insured on Fourth Class,		– –	– –	– –	– –
Premiums and Deposits received in First Class,		– –	11,500 98	3,536 02	– –
Premiums and Deposits in Second Class,		– –	– –	– –	– –
Premiums and Deposits in Third Class,		– –	– –	– –	– –
Premiums and Deposits in Fourth Class,		– –	– –	– –	– –
Losses in First Class,		– –	227 56	– –	– –
Losses in Second Class,		– –	– –	– –	– –
Losses in Third Class,		– –	– –	– –	– –
Losses in Fourth Class,		– –	– –	– –	– –
Amount of Expenses of the Co. for the year,		234 27	556 13	101 50	150 00
Amount charged for Proposals, Policies, Assignments, and other papers,		175 50	229 50	51 00	– –

	SALEM.				SAUGUS.
	Essex Mutual Fire. Commenced Sept. 5, 1829.	Hamilton Mutual Fire. Commenced March 20, 1852.	Holyoke Mutual Fire. Commenced May 23, 1843.	Salem Mutual Fire. Commenced May 14, 1838.	Saugus Mutual Fire. Commenced April 1, 1852.
Amount Insured by existing Policies,	$781,150 00	$4,622,617 00	$5,834,840 50	$802,800 00	$1,270,533 00
Amount of Premiums and Deposits received on same,	90,749 40	341,149 86	310,580 73	53,285 08	132,625 22
Portion of Premiums and Deposits received in Money,	18,149 88	56,858 31	45,183 09	13,321 27	- -
Portion of Premiums and Deposits received in Notes,	72,599 52	284,291 55	265,397 64	39,963 81	132,625 22
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,	18,408 95	52,346 91	57,175 05	13,310 57	- -
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	3,469 90	40,032 86	55,072 70	11,602 11	1,590 85
Amount Assessed on Notes for the same period,	- -	- -	36,904 24	- -	- -
Amount Assessed beyond the Amount of Notes,	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	163,348 92	- -	362,376 61	146,533 97	1,647 44
Amount of Assessments uncollected,	- -	- -	19,060 02	- -	- -
Amount of Dividends paid to Policy-holders during same period,	6,696 81	- -	2,642 28	17,425 25	- -
Amount of Policies terminated the past year,	89,850 00	1,337,093 00	1,735,096 00	327,650 00	130,217 00

Amount of Policies issued the past year,	102,150 00	2,750,096 00	2,259,604 00	385,900 00	361,155 00
Amount of Premiums and Deposits received for said Policies,	13,250 05	209,537 85	44,369 87	25,475 80	37,435 70
Amount of Losses paid the past year,	– –	20,945 50	8,168 69	253 00	57 45
Amount of Losses ascertained and unpaid,	– –	5,083 20	6,000 00	– –	– –
Amount of Assessments on Notes the past year,	– –	– –	11,945 32	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	1,685 92	– –	956 97	4,793 16	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	2,000 00	3,265 00	– –	1,647 44
Highest Rate of Interest paid,	– –	6 per cent.	6 per cent.	– –	6 per cent.
Highest Rate of Interest received,	6 per cent.	6 per cent.	20 per cent.	6 per cent.	– –
Amount Insured on Real Estate,	749,200 00	4,622,617 00	4,253,539 50	540,725 00	875,701 00
Amount Insured on Personal Property,	31,950 00	– –	1,581,301 00	262,075 00	394,832 00
Amount Insured on First Class,	– –	766,162 00	3,027,697 50	– –	– –
Amount Insured on Second Class,	"Not Classified."	1,292,937 00	2,807,143 00	"Not Classified."	"Not Classified."
Amount Insured on Third Class,	– –	1.594,174 00	– –	– –	– –
Amount Insured on Fourth Class,	– –	969,344 00	– –	– –	– –
Premiums and Deposits received in First Class,	– –	50,785 53	161,639 53	– –	– –
Premiums and Deposits in Second Class,	– –	108,678 48	148,941 21	– –	– –
Premiums and Deposits in Third Class,	– –	85,797 18	– –	– –	– –
Premiums and Deposits in Fourth Class,	– –	95,888 67	– –	– –	– –
Losses in First Class,	– –	866 82	5,344 30	– –	– –
Losses in Second Class,	– –	5,991 97	18,924 56	– –	– –
Losses in Third Class,	– –	10,547 23	– –	– –	– –
Losses in Fourth Class,	– –	8,622 68	– –	– –	– –
Amount of Expenses of the Co. for the year,	303 39	5,717 23	4,682 93	508 15	13 00
Amount charged for Proposals, Policies, Assignments, and other papers,	30 25	– –	– –	105 25	434 00

	WEST NEWBURY.	BRIGHTON.	CAMBRIDGE.	CHARLESTOWN.	CONCORD.
	West Newbury Mutual Fire. Commenced 1828.	Citizens' Mutual Fire. Commenced October 5, 1846.	Cambridge Mut'l Fire. Commenced Jan'y 13, 1834.	Charlestown Mutual Fire. Commenced May 10, 1836.	Middlesex Mut'l Fire. Commenced May 17, 1826.
Amount Insured by existing Policies, .	$1,147,151 00	$3,240,854 00	$1,421,611 00	$3,001,832 00	$6,697,469 00
Amount of Premiums and Deposits received on same, ...	46,593 05	240,876 44	137,231 11	340,768 96	478,522 75
Portion of Premiums and Deposits received in Money, ...	- -	16,290 51	9,297 39	27,984 04	29,330 56
Portion of Premiums and Deposits received in Notes, ...	46,593 05	224,585 93	127,933 72	312,784 92	449,192 19
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . .	175 00	7,298 41	2,857 95	4,358 23	12,258 01
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . .	3,425 00	43,634 68	11,064 11	69,447 30	103,087 17
Amount Assessed on Notes for the same period, ...	- -	19,697 01	8,458 55	52,236 61	70,959 34
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	- -	- -	5,946 54	279,028 61	565,296 33
Amount of Assessments uncollected, .	- -	7,575 80	81 58	2,110 00	3,916 70
Amount of Dividends paid to Policy-holders during same period, ...	- -	3,618 84	167 79	- -	482 49
Amount of Policies terminated the past year, ...	69,175 00	1,326,197 00	266,260 00	400,695 73	1,392,476 00

Amount of Policies issued the past year,	133,952 00	1,335,633 00	232,055 00	472,708 00	960,399 00
Amount of Premiums and Deposits received for said Policies,	5,547 78	61,791 17	16,202 78	30,232 19	48,098 77
Amount of Losses paid the past year,	225 00	9,602 60	850 72	23,165 00	20,365 24
Amount of Losses ascertained and unpaid,	300 00	1,550 00	1,341 00	2,200 00	3,371 01
Amount of Assessments on Notes the past year,	- -	2,577 17	- -	21,310 00	504 81
Amount of Assessments the past year beyond the amount of Notes,	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders the past year,	- -	- -	135 93	- -	380 25
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	300 00	2,302 00	- -	12,400 00	10,671 01
Highest Rate of Interest paid,	6 per cent.	6 per cent.	- -	6 per cent.	6 per cent.
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate,	- -	675,696 00	1,223,963 00	2,214,272 00	5,402,529 00
Amount Insured on Personal Property,	- -	659,937 00	197,648 00	787,560 00	1,294,940 00
Amount Insured on First Class,	- -	359,937 00	- -	- -	- -
Amount Insured on Second Class,	"Not Classified."	975,696 00	"Not Classified."	"Not Classified."	"Not Classified."
Amount Insured on Third Class,	- -	- -	- -	- -	- -
Amount Insured on Fourth Class,	- -	- -	- -	- -	- -
Premiums and Deposits received in First Class,	- -	18,920 95	- -	- -	- -
Premiums and Deposits in Second Class,	- -	42,870 72	- -	- -	- -
Premiums and Deposits in Third Class,	- -	- -	- -	- -	- -
Premiums and Deposits in Fourth Class,	- -	- -	- -	- -	- -
Losses in First Class,	- -	2,733 80	- -	- -	- -
Losses in Second Class,	- -	5,229 80	- -	- -	- -
Losses in Third Class,	- -	- -	- -	- -	- -
Losses in Fourth Class,	- -	- -	- -	- -	- -
Amount of Expenses of the Co. for the year,	100 00	1,628 82	1,530 67	1,738 22	1,688 20
Amount charged for Proposals, Policies, Assignments, and other papers,	100 00	163 50	365 93	- -	- -

	HOLLISTON.	LOWELL.		MARLBOROUGH.	SOUTH READING.
	Holliston Mutual Fire. Commenced May 3, 1841.	Lowell Mutual Fire. Commenced May 8, 1832.	Traders' and Mechanics' Mutual Fire. Commenced June 1, 1848.	Marlborough Mutual Fire. Commenced March 23, 1836.	Mutual Safety Fire. Commenced August 6, 1853.
Amount Insured by existing Policies, .	$1,439,796 25	$861,797 50	$3,669,917 00	$1,077,771 75	$261,098 00
Amount of Premiums and Deposits received on same, ...	123,785 76	76,852 24	216,144 66	82,493 00	19,464 05
Portion of Premiums and Deposits received in Money, ...	5,286 28	9,108 57	32,679 10	2,529 52	1,193 79
Portion of Premiums and Deposits received in Notes, ...	118,499 48	67,743 67	183,465 56	79,963 48	18,270 26
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . .	676 28	11,590 78	54,749 28	500 00	- -
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . .	6,524 13	23,622 97	41,301 60	7,210 50	280 00
Amount Assessed on Notes for the same period, ...	- -	22,368 00	6,000 00	3,355 68	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	118,499 48	- -	427,000 52	76,607 80	- -
Amount of Assessments uncollected, .	- -	9,097 04	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, . . .	- -	- -	- -	- -	32 14
Amount of Policies terminated the past year, ...	197,845 50	547,416 50	1,950,348 00	140,559 00	43,559 00

Amount of Policies issued the past year,	322,578 50	353,276 50	1,907,094 00	184,404 25	160,608 00
Amount of Premiums and Deposits received for said Policies,	34,447 11	10,181 28	58,216 64	13,683 94	9,424 65
Amount of Losses paid the past year,	2,994 88	10,344 00	8,861 87	2,032 00	280 00
Amount of Losses ascertained and unpaid,	– –	4,628 93	468 00	900 00	– –
Amount of Assessments on Notes the past year,	– –	13,875 71	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	– –	– –	– –	32 14
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	1,200 00	10,628 93	1,700 00	1,450 00	– –
Highest Rate of Interest paid,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	– –
Highest Rate of Interest received,	5 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate,	1,235,656 25	701,550 50	2,698,939 00	– –	216,082 00
Amount Insured on Personal Property,	204,140 00	160,247 00	970,978 00	– –	45,016 00
Amount Insured on First Class,	– –	– –	2,949,184 00	"No Classes."	"No Classes."
Amount Insured on Second Class,	"Not Classified."	"Not Classified."	721,133 00	– –	– –
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	– –	176,154 18	– –	– –
Premiums and Deposits in Second Class,	– –	– –	39,990 48	– –	– –
Premiums and Deposits in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	3,069 00	– –	– –
Losses in Second Class,	– –	– –	7,396 87	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –
Amount of Expenses of the Co. for the year,	342 68	– –	2,627 08	223 00	139 71
Amount charged for Proposals, Policies, Assignments, and other papers,	300 00	11 00	65 00	223 00	– –

	WESTFORD.	FITCHBURG.	MILFORD.	WORCESTER.	
	Westford Mutual Fire. Commenced 1840.	Fitchburg Mutual Fire. Commenced Sept. 1, 1847.	Milford Mutual Fire. Commenced Jan. 1, 1852.	Manufacturers' Mut'l Fire. Commenced August, 1834.	Merchants' and Farmers' Mutual Fire. Commenced Jan'y 1, 1847.
Amount Insured by existing Policies,	$130,420 00	$2,269,503 00	$527,636 00	$700,000 00	$8,839,417 00
Amount of Premiums and Deposits received on same,	9,228 30	119,059 40	18,268 86	41,738 43	294,847 92
Portion of Premiums and Deposits received in Money,	576 84	29,764 85	6,089 62	8,115 15	98,282 64
Portion of Premiums and Deposits received in Notes,	8,651 46	89,294 55	12,179 24	33,623 28	196.565 28
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,	– –	23,816 79	2,686 06	3,259 28	74,627 21
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	735 00	22,118 83	1,396 74	– –	139,796 94
Amount Assessed on Notes for the same period,	400 00	4,357 47	– –	– –	– –
Amount Assessed beyond the Amount of Notes,	– –	– –	–		– –
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	18,828 30	238,118 80	36,537 72	– –	– –
Amount of Assessments uncollected,	10 00	111 50	– –	– –	– –
Amount of Dividends paid to Policy-holders during same period,	– –	6,760 33	459 55	– –	41,362 00
Amount of Policies terminated the past year,	17,800 00	772,575 00	153,829 00	– –	5,434,841 00

Amount of Policies issued the past year,	32,200 00	1,243,301 00	269,741 00	700,000 00	5,328,242 00
Amount of Premiums and Deposits received for said Policies,	1,935 28	65,892 60	6,978 75	41,738 43	142,082 58
Amount of Losses paid the past year,	– –	8,213 02	858 88	6,500 00	29,043 60
Amount of Losses ascertained and unpaid,	– –	4,000 00	– –	1,500 00	13,323 66
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	2,345 97	281 11	– –	9,937 06
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	79 30	100 00	2,500 00	– –
Highest Rate of Interest paid,	6 per cent.	– –	– –	6 per cent.	– –
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate,	112,085 00	1,479,771 00	214,366 00	269,574 00	2,319,658 00
Amount Insured on Personal Property,	18,335 00	789,732 00	313,270 00	430,426 00	3,008,584 00
Amount Insured on First Class,	123,570 00	1,812,590 00	"No Classes."	"No Classes."	"No Classes."
Amount Insured on Second Class,	6,850 00	456,913 00	– –	– –	– –
Amount Insured on Third Class,	– –	– –	– –	– –	–
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	8,451 60	83,431 72	– –	– –	– –
Premiums and Deposits in Second Class,	776 60	35,627 68	– –	– –	– –
Premiums and Deposits in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	725 00	5,110 41	– –	– –	– –
Losses in Second Class,	10 00	21,008 42	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –
Amount of Expenses of the Co. for the year,	25 00	555 81	372 86	1,772 68	7,387 31
Amount charged for Proposals, Policies, Assignments, and other papers,	– –	1,709 00	179 20	– –	381 15

	WORCESTER.		NORTHAMPTON.	SPRINGFIELD.	
	People's Mutual Fire. Commenced May 1, 1847.	Worcester Mut'l Fire. Commenced May 1, 1824.	Hampshire Mut'l Fire. Commenced July 1, 1832	Hampden Stock and Mutual Fire. Commenced May 1, 1851.	Mut'l Fire Assurance, of Springfield and vicinity. Commenced July, 1827.
Amount Insured by existing Policies, .	$10,917,817 99	$13,331,842 00	$3,284,021 00	$6,165,506 25	$1,951,158 00
Amount of Premiums and Deposits received on same, ...	471,743 86	930,316 70	135,191 52	132,078 16	124,375 06
Portion of Premiums and Deposits received in Money, ...	148,227 40	186,063 34	45,063 84	81,807 85	24,875 01
Portion of Premiums and Deposits received in Notes, ...	323,516 46	744,253 36	90,127 68	50,270 31	99,500 05
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	187,611 63	162,256 36	6,622 21	148,634 02	25,271 32
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . .	241,367 37	57,610 88	20,197 82	59,489 14	6,778 67
Amount Assessed on Notes for the same period, ...	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	850,548 34	- -	270,383 04	150,810 93	- -
Amount of Assessments uncollected, .	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, . . .	44,325 14	89,843 43	25,485 24	1,236 96	12,748 27
Amount of Policies terminated the past year, ...	7,759,399 35	1,646,246 00	422,852 00	3,507,079 42	304,892 50

Amount of Policies issued the past year,	8,154,049 34	2,507,695 00	702,446 00	5,902,554 25	380,451 00
Amount of Premiums and Deposits received for said Policies,	313,921 43	174,221 00	27,007 50	122,937 97	25,180 50
Amount of Losses paid the past year,	61,402 53	15,075 30	7,748 88	35,120 80	790 00
Amount of Losses ascertained and unpaid,	11,198 00	100 00	- -	10,481 00	- -
Amount of Assessments on Notes the past year,	- -	- -	- -	- -	- -
Amount of Assessments the past year beyond the amount of Notes,	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders the past year,	5,608 69	19,934 20	3,201 95	713 46	2,971 53
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	1,900 00	10,863 97	- -	- -	- -
Highest Rate of Interest paid,	6 per cent.	6 per cent.	- -	- -	- -
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	8 per cent.
Amount Insured on Real Estate,	5,958,555 49	11,114,035 00	- -	2,857,547 00	380,451 00
Amount Insured on Personal Property,	4,959,262 50	2,222,807 00	- -	3,307,959 25	- -
Amount Insured on First Class,	- -	"Only one Class."	"But one Class."	'No Classification.'	"But one Class."
Amount Insured on Second Class,	- -	- -	- -	- -	- -
Amount Insured on Third Class,	- -	- -	- -	- -	- -
Amount Insured on Fourth Class,	- -	- -	- -	- -	- -
Premiums and Deposits received in First Class,	- -	- -	- -	- -	25,180 50
Premiums and Deposits in Second Class,	- -	- -	- -	- -	- -
Premiums and Deposits in Third Class,	- -	- -	- -	- -	- -
Premiums and Deposits in Fourth Class,	- -	- -	- -	- -	- -
Losses in First Class,	- -	- -	- -	- -	790 00
Losses in Second Class,	- -	- -	- -	- -	- -
Losses in Third Class,	- -	- -	- -	- -	- -
Losses in Fourth Class,	- -	- -	- -	- -	- -
Amount of Expenses of the Co. for the year,	11,766 59	3,745 00	1,083 96	4,326 74	855 24
Amount charged for Proposals, Policies, Assignments, and other papers,	184 97	- -	- -	97 69	359 00

	WESTFIELD.	CONWAY.	GREENFIELD.		NORTH ADAMS.
	Westfield Mutual Fire. Commenced Nov. 1, 1852.	Conway Stock and Mutual Fire. Commenced Aug. 1, 1849.	Franklin Mutual Fire. Commenced Sept. 12, 1829.	Greenfield Stock and Mutual Fire. Commenced May 19, 1854.	Adams Mutual Fire. Commenced Sept. 1, 1851.
Amount Insured by existing Policies, .	$197,488 00	$6,400,899 00	$1,189,587 99	$379,899 00	$238,534 00
Amount of Premiums and Deposits received on same, ...	6,592 98	147,246 30	62,334 65	11,957 64	6,612 27
Portion of Premiums and Deposits received in Money, ...	2,197 66	63,380 44	12,466 93	3,985 88	2,204 09
Portion of Premiums and Deposits received in Notes, ...	4,395 32	83,865 86	49,867 72	7,971 66	4,408 18
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	1,676 53	79,799 44	5,368 84	3,163 19	967 44
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . .	300 00	53,036 06	6,092 82	410 35	1,019 00
Amount Assessed on Notes for the same period, ...	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	- -	- -	- -	- -	- -
Amount of Assessments uncollected, .	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, . . .	665 76	4,112 35	3,462 98	1 06	214 86
Amount of Policies terminated the past year, . . .	20,550 00	1,807,850 00	210,786 75	23,057 00	40,743 00

Amount of Policies issued the past year,	77,885 00	4,308,467 00	221,613 50	402,956 00	50,340 00
Amount of Premiums and Deposits received for said Policies,	2,297 07	88,736 04	10,489 65	12,216 16	1,313 07
Amount of Losses paid the past year,	- -	18,165 28	22 00	410 35	1,019 00
Amount of Losses ascertained and unpaid,	- -	1,378 00	- -	- -	1,500 00
Amount of Assessments on Notes the past year,	- -	- -	- -	- -	- -
Amount of Assessments the past year beyond the amount of Notes,	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders the past year,	86 92	1,143 59	689 54	1 06	- -
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	- -	128 45	- -	- -	- -
Hightest rate of Interest paid,	- -	6 per cent.	- -	- -	- -
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate,	134,730 00	6,400,899 00	- -	- -	175,813 00
Amount Insured on Personal Property,	62,758 00	- -	- -	- -	62,721 00
Amount Insured on First Class,	197,488 00	2,919,977 00	"All First Class."	'Only one Class.'	238,534 00
Amount Insured on Second Class,	"One Class only."	3,480,922 00	- -	- -	- -
Amount Insured on Third Class,	- -	- -	- -	- -	- -
Amount Insured on Fourth Class,	- -	- -	-	- -	- -
Premiums and Deposits received in First Class,	9,028 13	55,669 02	- -	-	6,612 00
Premiums and Deposits in Second Class,	- -	91,577 28	- -	- -	- -
Premiums and Deposits in Third Class,	- -	- -	- -	-	- -
Premiums and Deposits in Fourth Class,	- -	- -	- -	- -	- -
Losses in First Class,	300 00	1,005 00	22 00	- -	1,019 00
Losses in Second Class,	- -	13,898 65	- -	- -	- -
Losses in Third Class,	- -	- -	- -	- -	- -
Losses in Fourth Class,	- -	- -	- -	-	- -
Amount of Expenses of the Co. for the year,	- -	4,526 95	407 15	412 34	278 76
Amount charged for Proposals, Policies, Assignments, and other papers,	- -	-	- -	410 00	45 25

	PITTSFIELD.	STOCKBRIDGE.	COHASSET.	DEDHAM.	
	Berkshire Mutual Fire. Commenced August 1, 1835.	Housatonic Mut'l Fire. Commenced August 1, 1854.	Cohasset Mutual Fire. Commenced March 1, 1846.	Dedham Mutual Fire. Commenced July 1, 1837.	Norfolk Mutual Fire. Commenced July 1, 1825.
Amount Insured by existing Policies, .	$2,170,461 00	$947,058 00	$94,949 00	$298,474 00	$8,972,140 00
Amount of Premiums and Deposits received on same, ...	68,209 08	33,438 74	6,711 42	16,318 15	567,568 15
Portion of Premiums and Deposits received in Money, ...	22,736 36	8,634 77	1,319 24	3,263 63	113,513 63
Portion of Premiums and Deposits received in Notes, ...	45,472 72	24,803 97	5,392 18	13,054 52	454,054 52
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . . .	16,616 52	6,720 57	- -	3,968 55	85,342 06
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . .	8,823 80	4,450 51	752 50	15,477 00	33,710 24
Amount Assessed on Notes for the same period, ...	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	136,418 16	66,877 48	13,422 84	- -	- -
Amount of Assessments uncollected, .	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during the same period, . . .	8,636 70	2,258 08	612 54	235 38	35,182 43
Amount of Policies terminated the past year, ...	273,721 00	269,223 25	16,412 00	288,884 00	1,146,990 00

Amount of Policies issued the past year,	317,794 00	235,508 00	27,059 00	298,474 00	1,606,722 00
Amount of Premiums and Deposits received for said Policies,	10,910 92	7,662 26	1,784 77	16,318 15	93,247 25
Amount of Losses paid the past year,	1,044 38	269 70	– –	2,577 00	6,925 00
Amount of Losses ascertained and unpaid,	700 00	1,702 00	– –	1,600 00	4,550 00
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	1,858 43	666 06	155 06	– –	8,852 41
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	– –	– –	921 00	325 00
Highest Rate of Interest paid,	– –	– –	– –	6 per cent.	– –
Highest Rate of Interest received,	6 per cent.	6 per cent.	7 per cent.	– –	6 per cent.
Amount Insured on Real Estate,	2,061,012 00	– –	87,805 00	38,365 00	8,972,140 00
Amount Insured on Personal Property,	109,449 00	"But one Class."	7,144 00	260,109 00	"No Classes."
Amount Insured on First Class,	2,170,461 00	– –	"No Classes."	"No Classes."	– –
Amount Insured on Second Class,	– –	– –	– –	– –	– –
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	68,209 08	– –	– –	– –	– –
Premiums and Deposits in Second Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	8,823 80	– –	– –	– –	– –
Losses in Second Class,	– –	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –
Amount of Expenses of the Co. for the year,	272 75	351 94	75 00	424 68	1,791 17
Amount charged for Proposals, Policies, Assignments, and other papers,	455 75	– –	50 50	226 25	1,721 75

	QUINCY.	ROXBURY.	WEYMOUTH.	ATTLEBOROUGH.	NEW BEDFORD.
	Quincy Mutual Fire. Commenced May 28, 1851.	City Mut'l Fire. Commenced August, 1846.	Weymouth and Braintree Mutual Fire. Commenced August 1, 1833.	Attleborough Mutual Fire. Commenced July 1, 1845	Bristol County Mutual Fire. Commenced July 4, 1829.
Amount Insured by existing Policies,	$4,191,403 75	$296,647 00	$1,183,107 00	$189,899 30	$4,735,929 50
Amount of Premiums and Deposits received on same,	186,037 53	7,957 00	71,368 16	42,382 27	453,346 40
Portion of Premiums and Deposits received in Money,	46,490 31	3,828 00	14,504 83	1,224 91	21,587 92
Portion of Premiums and Deposits received in Notes,	139,547 22	3,720 00	56,863 33	41,137 36	431,758 50
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,	34,130 93	– –	8,250 39	633 56	1,141 45
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	8,770 50	1,900 00	12,180 13	4,356 00	17,579 17
Amount Assessed on Notes for the same period,	– –	– –	– –	3,670 44	7,092 73
Amount Assessed beyond the Amount of Notes,	– –	– –	– –	– –	– –
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	– –	16,198 00	– –	80,095 00	– –
Amount of Assessments uncollected,	– –	– –	– –	33 80	– –
Amount of Dividends paid to Policy-holders during same period,	5,245 82	– –	8,266 80	– –	– –
Amount of Policies terminated the past year,	894,571 75	779 00	335,938 00	82,253 00	563,941 00

Amount of Policies issued the past year,	2,775,749 75	282 00	480,968 00	97,745 00	874,340 00
Amount of Premiums and Deposits received for said Policies,	120,338 54	564 00	28,651 37	8,589 10	82,915 90
Amount of Losses paid the past year,	5,459 16	– –	2,525 14	29 00	951 58
Amount of Losses ascertained and unpaid,	– –	– –	50 00	– –	5,965 00
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	3,816 68	– –	1,801 51	– –	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	1,051 87	– –	– –	– –	1,200 00
Highest Rate of Interest paid,	6 per cent.	6 per cent.	– –	– –	6 per cent.
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	– –	6 per cent.
Amount Insured on Real Estate,	1,383,683 50	272,202 00	992,272 00	486,048 09	4,735,929 50
Amount Insured on Personal Property,	1,392,066 25	522 00	254,205 00	3,851 00	– –
Amount Insured on First Class,	"But one Class."	272,724 00	992,272 00	"Not Classified."	4,735,929 50
Amount Insured on Second Class,	– –	"But one Class."	254,205 00	– –	– –
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	– –	57,463 76	– –	453,346 40
Premiums and Deposits in Second Class,	– –	– –	13,904 40	– –	– –
Premiums and Deposits in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	2,525 14	– –	6,916 58
Losses in Second Class,	– –	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –
Amount of Expenses of the Co. for the year,	7,166 82	200 00	776 26	178 75	2,455 69
Amount charged for Proposals, Policies, Assignments, and other papers,	56 00	– –	469 00	147 25	– –

	TAUNTON.	HINGHAM.	WAREHAM.	YARMOUTH.	AGGREGATE.
	People's Equitable Mutual Fire. Commenced April 20, 1848.	Hingham Mutual Fire. Commenced Sept. 1, 1826.	Plymouth Co. Mutual Fire. Commenced 1828.	Barnstable County Mutual Fire. Commenced Aug. 1, 1833.	
Amount Insured by existing Policies,	$2,275,401 00	$5,530,858 00	$124,318 00	$1,921,218 00	$187,467,173 08
Amount of Premiums and Deposits received on same,	107,843 52	366,149 98	8,409 35	74,917 14	9,513,004 01
Portion of Premiums and Deposits received in Money,	21,568 70	73,642 58	1,681 87	24,972 38	2,099,572 35
Portion of Premiums and Deposits received in Notes,	86,274 82	292,507 40	6,727 48	49,944 76	7,398,430 58
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,	9,025 26	57,246 71	- -	21,078 90	1,861,241 65
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	6,484 00	26,248 50	2,158 80	7,697 97	1,628,366 72
Amount Assessed on Notes for the same period,	- -	- -	- -	- -	300,199 95
Amount Assessed beyond the amount of Notes,	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	- -	- -	- -	149,834 28	7,709,851 78
Amount of Assessments uncollected,	- -	- -	- -	- -	54,601 04
Amount of Dividends paid to Policy-holders during same period,	- -	33,354 72	- -	10,841 22	949,291 50
Amount of Policies terminated the past year,	- -	717,687 00	22,375 00	292,742 00	54,421,110 11

Amount of Policies issued the past year,	280,430 00	1,054,387 00	11,465 00	457,831 00	74,683,885 09
Amount of Premiums and Deposits received for said Policies,	13,744 70	70,012 49	751 56	18,040 53	3,151,589 32
Amount of Losses paid the past year,	1,075 00	6,316 00	375 30	3,775 00	397,241 76
Amount of Losses ascertained and unpaid,	1,000 00	– –	– –	1,800 00	96,579 30
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	56,899 95
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	7,380 81	– –	3,060 33	212,520 66
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	460 00	– –	– –	– –	101,486 84
Highest Rate of Interest paid,	6 per cent.	– –	– –	– –	6 per cent.
Highest Rate of Interest received	6 per cent.	6 per cent.	6 per cent.	6 per cent.	20 per cent.
Amount Insured on Real Estate,	1,495,287 00	5,159,996 00	120,518 00	1,681,066 00	137,849,520 83
Amount Insured on Personal Property,	780,114 00	370,862 00	3,800 00	240,152 00	30,129,503 64
Amount Insured on First Class,	2,275,401 00	"Not Classified."	124,318 00	'Risks not Class'd.'	26,320,977 55
Amount Insured on Second Class,	"But one Class."	– –	– –	– –	11,583,030 00
Amount Insured on Third Class,	– –	– –	– –	– –	2,420,350 00
Amount Insured on Fourth Class,	–	– –	– –	– –	2,189,523 00
Premiums and Deposits received in First Class,	107,843 52	– –	8,409 35	– –	1,426,518 80
Premiums and Deposits in Second Class,	– –	– –	– –	– –	583,220 19
Premiums and Deposits in Third Class,	– –	– –	– –	– –	183,313 48
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	323,612 38
Losses in First Class,	6,484 00	– –	375 30	– –	51,600 86
Losses in Second Class,	– –	– –	– –	– –	72,472 27
Losses in Third Class,	– –	– –	– –	– –	21,564 42
Losses in Fourth Class,	– –	– –	– –	– –	21,589 68
Amount of Expenses of the Co. for the year,	1,066 50	1,201 10	42 00	326 09	132,105 25
Amount charged for Proposals, Policies, Assignments, and other papers,	– –	– –	– –	408 75	12,732 62

[Note. — In the printed blank, the twenty-fifth interrogatory requires the "highest rate of interest received." The question is answered in some of the returns, "six per cent., except on bank stock," and "eight per cent., including bank stock," etc. The question being imperfectly answered, the percentage is put down in the tables, as given, without regard to stocks owned.]

REMARKS.

Appleton Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand and in the hands of agents, $4,952.13; safe, furniture, and books, 501.47; individual notes, 252.66.

Boston Manufacturers' Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Bills receivable, $66,700; interest on do., 1,701.42; cash, 9,754.07. "In reply to Nos. 26 and 27, it may be stated, that the insurance by this Company applies almost exclusively to cotton and woollen manufactories, and the real estate portion constitutes about one-quarter of the amount at risk." Amount insured on real estate and personal property is embraced in one item.

Boston Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand, $200.04; do. in hands of agents, 400.85; 10 shares National Bank Stock, 1,000.

Eagle Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand and in the hands of agents, and cash premium on policies not taken, $3,573.06; office furniture, 450.

Massachusetts Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." 150 shares Union Bank, $15,000; 300 shares Boston, 15,000; 60 shares Worcester, 6,000; 100 shares Suffolk, 10,000; 150 shares Tremont, 15,000; 200 shares State, 12,000; 230 shares Merchants', 23,000; 100 shares Hamilton, 10,000; 32 shares Globe, 3,200; 100 shares New England, 10,000; 150 shares Columbian, 15,000. Notes secured by mortgage, $53,500; notes of the City of Boston, 33,000. Cash on hand, $4,046.18. Additional interest accrued on notes, $1,516.33. "The business of this Company is confined entirely to real estate, and the whole of the premiums and deposits is paid in cash."

Mechanics' Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." 110 shares North Bank, $11,000; 213 shares State, 12,780; 20 shares Shoe and Leather Dealers', 2,000; 48 shares Bunker Hill, 4,800; 33 shares Massachusetts, 8,250; 49 shares City, 4,900; 82 shares Washington, 8,200; 20 shares Globe, 2,000; 60 shares Atlas, 6,000; 36 shares Granite, 3,600; 62 shares Atlantic, 6,200; 80 shares Boylston, 8,000; 25 shares Mechanics', 2,500; 35 shares Merchants', 3,500; 60 shares Grocers', 6,000; 50 shares Traders', 5,000; 56 shares Blackstone, 5,600; 10 shares Faneuil Hall, 1,000; 20 shares Eliot, 2,000; amount of notes receivable, 29,672.83; interest on deposit notes, 32,834.34; cash, 4,201.82.

Peoples' Mutual, Boston. "The Company discontinued taking risks June 12, 1854, and is closing up its affairs."

Shawmut Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." Office furniture and fixtures, $397.74; cash and cash premiums on hand, and bills receivable, 981.55; due from agents, 106.94.

South Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." Cash, $860. "At the annual meeting of the members of this Company, held April 24, 1854, it was unanimously voted, that it was advisable to bring the affairs of the Company to a close at once, and that no more policies be issued; since which time, all outstanding policies have been cancelled, and the return premium to which the policy-holders were entitled has been paid, with the exception of five, the amount of dividend on which amounts to nineteen dollars and twenty-two cents, which sum is in the hands of the Treasurer, and will be paid when called for. There are no debts due from the Company other than the above. No losses unpaid."

State Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." Notes receivable, $4,080; real estate, 1,125; bank stocks, 17,979.25; railroad stocks, 2,450; railroad bonds, 2,990; cash, 6,708.28; amount due on notes, 7,266.39; interest on deposit notes, 11,189.68.

Traders' Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." Amount due from agents, $196.

Union Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." Bank stocks, $28,800; railroad stocks, 6,787.50; interest on deposit notes, 11,306.50; cash on hand, 5,040.96.

Chelsea Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Tradesman's Bank stock, $5,000; cash, 3,724.09. Amount insured on real estate and personal property is embraced in one item. Losses in first and second class are also embraced in one item.

Merrimack Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Money loaned, $1,229.50; deposit in Andover Bank, 1,119.51; cash, 114.45. "The amount insured on real estate includes some mixed policies, including furniture, etc."

Danvers Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." 34 shares Danvers Bank, $3,400; 39 shares Warren, 3,900; 34 shares Village, 3,400; 21 shares Asiatic, 630; 7 shares Naumkeag, 700; 11 shares Commercial, 733.33; note of an individual, 200; cash, 415.52.

Annisquam Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." At interest, $525; assessments uncollected, 131.24; cash on hand, 30.26.

Groveland Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Cash, $457.69; iron safe, 100.

Haverhill Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Safe and office furniture, $200; in hands of agents and others, 6,886.31; cash in treasury, 292.58.

Pentucket Mutual Fire, Haverhill. "Amount of Assets, other than notes received for premiums and deposits." Cash in hands of Treasurer, $273.61; amount due from agents, 407.93; bills receivable, 339.88.

Hancock Mutual Fire, Ipswich. "Formerly, the Agawam Mutual Fire, of Ipswich, have transferred most of their policies to the Hamilton Mutual Fire, of Salem, and cancelled the balance. A petition is now pending in the Supreme Judicial Court for the appointment of receivers for the same, under the provisions of the Revised Statutes."

"The Lynn Boot and Shoe Manufacturers' Mutual Fire Insurance Company confines its business to the boot, shoe and leather trade and manufactures in a few of the principal cities and towns in Massachusetts. The Company receive no cash premiums, but rest on the provision of the law for the payment of such losses as the Company may meet, to be apportioned by the directors whenever they shall judge necessary."

Lynn Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." 35 shares Lynn Mechanics' Bank, $2,800; 13 shares Laighton, 1,300; 30 shares Eastern Railroad, 2,906.25; 25 shares Portsmouth, Saco and Portland, 2,472.50; 2 shares East Boston Ferry Company, 100; $200 bonds East Boston Ferry Company, 160.46; $600 Eastern Railroad Bonds, 482.30. Notes secured by mortgage, $5,250; Notes against the City of Lynn, 1,500. Cash on hand, $353.95.

Sagamore Mutual Fire, Lynn. "Amount of Assets, other than notes received for premiums and deposits." Cash, $757.79.

Newburyport Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." 100 shares Merchants' Bank, Newburyport, $3,500; 15 shares Mechanics' do. do., 1,500; 21 shares Ocean do. do., 1,050; 15 shares Washington, 1,500; deposit in Savings Bank, Newburyport, 1,000; cash, 723.87.

Essex Mutual Fire, Salem. "Amount of Assets, other than notes received for premiums and deposits." 30 shares Exchange Bank, $2,000; 30 shares Commercial, 2,000; 20 shares Naumkeag, 2,002.50; 20 shares Mercantile, 1,900; 20 shares Salem, 1,800; 10 shares Warren, 1,000; 25 shares General Interest, 10; 3 shares Salem Gas Company, 301; $500 City of Portland Scrip, $500; 20 shares Portland, Saco and Portsmouth Railroad, 1,900; $2,000 Essex Railroad Bonds, 1,600; $1,000 Mad River and Lake Erie Railroad Bonds, 750; $1,000 Vermont and Central Railroad first mortgage Bonds, 650; 1,000 second do., 275; Salem Laboratory Company's note, 1,500; cash, 220.45.

Hamilton Mutual Fire, Salem. "Amount of Assets, other than notes received for premiums and deposits." Railroad Bonds and Stock, $13,682.95; individual paper secured, 3,580.79; bills receivable and premiums earned, not included in balances, 11,309.50; cash on hand and balances in hands of agents, 23,773.67. Amounts insured on real estate and personal property embraced in one item.

Holyoke Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Bonds and mortgages, $9,697.28; 7 shares Mercantile Bank, 700; 20 shares Concord Railroad, 1,031.25; 20 shares South Michigan and Northern Indiana do., 2,200; 15 shares Michigan Central do., 1,642.50; 5 shares Old Colony do. and scrip, 600; $2,000 Michigan Central Railroad Bonds, 1855, convertible, $2,000; 1,000 do., 1860, convertible, 1,100; 1,000 do., 1858, inconvertible, 1,000; 2,000 Rutland and Burlington first mortgage bonds, 7 per cent., convertible, 1,977.50; 1,000 Vermont Central do., 7 per cent., convertible, 872.50; 1,000 Ogdensburg Railroad do., 7 per cent., convertible, 920; bills receivable, 1,979.56; balances in agents' hands, 9,209.21; premiums due and earned, not included in balances, 17,544.01; interest earned and sundries, 651.22; cash on hand, 4,050.02.

Salem Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." 18 shares Exchange Bank, $1,203.50; 18 shares Commercial, 1,200; 12 shares Naumkeag, 1,200; 12 shares Mercantile, 1,140; 12 shares Salem, 1,101; 15 shares General Interest, 5.00; $500 City of Hallowell bond, $500; 12 shares Portland, Saco and Portsmouth Railroad, 1,152; $2,000 Vermont Central Railroad first mortgage bonds, $1,632.16; 1,500 Essex do., 1,200; 1,000 Vermont and Massachusetts do. bonds, 820; 1,000 Mad River and Lake Erie do., 870; 300 Eastern do., 244.50; Salem Laboratory Company's note, 750; cash, 292.41.

Saugus Mutual Fire. "The business of this Company is confined to Saugus, Lynn, Lynnfield, Swampscott, and Nahant. No cash premiums are received by this Company. Its dependence is upon the lien upon the property for its losses, the amount to be collected whenever the same shall reach $3,000 or more. The expenses of the Company, except stationery and printing, are met by the collection of one dollar on each policy issued. The Company has never made an assessment, and the deposit notes stand indebted for losses 2¼ per cent. on policies, from No. 1 to No. 777."

West Newbury Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Cash in treasury, $100; fire-proof safe, 75. "Liability of parties insured to assessment is treble the amount of premium notes. Amount insured on real estate is about ¾ of the whole. Amount insured on personal property is about ¼ of the whole."

Citizens' Mutual Fire, Brighton. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand, $1,341.11; due from agents, 3,872.60; bills receivable, 320.77; unpaid assessment bills, 1,490.62; office furniture, 273.31.

Cambridge Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Uncollected assessments, $54.56; due from agents, 483.24; due for policies not delivered, 335.94; due for notes and interest, 1,129.16; cash on hand, 478.33; fire-proof safe, 231.72; office furniture, 120; blank books, policies, applications, etc., 25.00.

Charlestown Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand, $2,248.23; assessments uncollected and in the hands of agents, 2,110.

Middlesex Mutual Fire, Concord. "Amount of Assets, other than those received for premiums and deposits." Due from agents, $1,276.76; assessments uncollected, 3,919.70; real estate, 1,523.89; 10 shares Howard Banking Company, 1,000; 20 shares National, 2,000; 10 shares Faneuil Hall, 1,000; 10 shares Fitchburg Railroad, 1,000; cash on hand, 537.66. "Amount charged for proposals, policies, assignments, etc., $1 for each policy, and fifty cents for each assignment on sale — no other charge."

Holliston Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Iron safe, books, blanks, and office furniture, $200; cash funds, 476.28.

Lowell Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." "No Assets, other than notes and money received for premiums and deposits. Amount of assets, $11,590.78; due on policies, 292.07; do. on note, 42.48; do. on cash, 2,159.19; assessments uncollected, 9,097.04.

Traders' and Mechanics' Mutual Fire, Lowell. "Amount of Assets, other than notes received for premiums and deposits." 70 shares Bank of Commerce, $7,000; 20 shares Howard, 2,000; 13 shares Prescott, 1,300; 10 shares Wamesit, 1,000; 10 shares Merchants', 1,000; 10 shares Pemberton, 1,000; mortgages of real estate, 24,521; bills receivable on demand, 12,191, (for which is held, as collateral, 80 shares Pemberton Bank, 5 shares Appleton, 5 shares Merchants', 22 shares Prescott, 22 shares Stony Brook Railroad.) Amount secured on bonds, $1,140; bills receivable, 1,400; due from agents, 2,056.58. "Of the above amount, $50,000 is a guaranty capital held to respond to existing policies issued otherwise than on the mutual principle, to the amount of $271,180; and of the amount received as premiums on existing policies, $2,457.90 was received on policies issued otherwise than on mutual principle."

Marlborough Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." One promissory note, $500.

Mutual Safety Fire, South Reading. "Amount of Assets, other than notes received for premiums and deposits." None, except money and notes bearing interest. "Amount of liabilities of parties to assessment." Amount of notes. Policy-fees are one dollar. No charge made for proposals. Assignments, twenty-five cents.

Fitchburg Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Notes secured by mortgage, $13,573; notes not secured by mortgage, 8,669.08; office furniture, 293; cash on hand, 1,281.71.

Milford Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Loans on personal security, and interest accrued on the same, $2,088.12; cash in hands of treasurer, 396.67; due from agents, $201.27; safe and office furniture, books, papers, etc., belonging to the office. "Amount of debts owed," about $100, for incidental expenses. No assessments have been made by the Company.

Manufacturers' Mutual Fire, Worcester. "Amount of Assets, other than notes received for premiums and deposits." Notes of hand and interest, $2,859.28; cash, 400. "This office has had no risks since the commencement of the present year, with the exception of a nominal policy of $100, taken by each director and the president; the other risks expired January 1, 1853. The losses have all been paid, and accounts balanced, with the exception of something due the directors, etc., of small amount for attendance, and a trifling amount due the office for assessments."

Merchants' and Farmers' Mutual Fire, Worcester. "Amount of Assets, other than notes received for premiums and deposits." 76 shares Central Bank, $7,600; 17 shares Merchants' 1,700; loans on mortgages of real estate, 14,344; loans on personal security, 41,699.58; cash on hand, 7,669.97; premiums in hands of agents, 1,613.66.

Peoples' Mutual Fire, Worcester. "Amount of Assets, other than notes received for premiums and deposits." Real estate, $16,500; notes secured by mortgages on real estate, 57,428; notes with collateral security, 37,120.92; notes with personal security, 43,047.83; railroad bonds, 1,500; interest accrued on notes, 4,423.37; rents accrued, 343.33; cash in bank and in hands of agents, 27,248.18.

Worcester Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Railroad bonds, $1,500; notes secured by bank stock, 2,579.20; personal notes with indorsers, 8,349.44; bank stock, 51,500; notes secured by mortgages, 88,471.89; accrued interest and dividends estimated, 5,070.37; cash on hand, 4,785.46. No assessments the past year. "Amount charged for proposals, assignments, and other papers. Charge for a policy of $500, and less, 0.50; over 500, and not over 1,500, 1.00; over 1,500, and less than 3,000, 1.50; 3,000 and over, 2.00."

Hampshire Mutual Fire, Northampton. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand, $85.21; 35 shares old stock in Connecticut River Railroad Company, 3,415; 10 shares preferred stock in do., 1,000; 3 bonds Illinois Central Railroad, 2,072; office furniture, 50.00.

Hampden Stock and Mutual Fire, Springfield. "Amount of assets, other than notes received for premiums and deposits." Investments secured by mortgage of real estate, $46,300; bills receivable, 35,300; invested in bank stock, 13,687.50; invested in bonds, railroad and other stocks, 27,404.67; cash on hand and due from agents, 21,998.25; loans and interest due, 3,943.60.

Mutual Fire Assurance, Springfield and vicinity. "Amount of Assets, other than notes received for premiums and deposits." 46 shares Chicopee Bank, $4,600; 42 shares Springfield, 4,200; 15 shares John Hancock, 1,500; 10 shares Cabot, 1,000; 50 shares Hadley Falls, 5,000; 66 shares Bank of Commerce, 6,600; money loaned on call, and well secured, 2,300; cash on hand, 71.32. "Amount charged is for policies; no charge is made for assignments, proposals, or other papers."

Westfield Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." 2 shares Westfield Bank, $213; loaned on personal security, 1,100; cash on hand, 119.30; in hands of agents, 171.31; blanks, books, and office furniture, 72.92. "Liability of parties insured to assessment." Whole amount of note.

Conway Stock and Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Bank stocks, $24,576; real estate and mortgages of do., 19,955.38; bills receivable, with personal security, 20,080.68; cash on hand and deposited in bank, 9,737.12; cash in hands of agents and in transit from them, 4,959.90; office fixtures, 490.36. $50,000 of the above is a guaranty capital. This Company has never made an assessment. "Amount of expenses of the Company during the year is exclusive of agents' commissions."

Franklin Mutual Fire, Greenfield. "Amount of Assets, other than notes received for premiums and deposits." None, except 6 per cent. on premium-money loaned on good security, and cash on hand, $5,368.84. "Amount of liabilities of parties insured to assessment. Twice the amount of premiums paid and deposit note. Amount charged for each policy, $1, and 25 cents for assignments. No charge for proposals, etc."

Greenfield Stock and Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." 5 shares Franklin County Bank, $550; 10 shares Greenfield, 1,112.83; cash, 1,500.36.

Adams Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." 3 town orders, accepted by town treasurer, bearing interest, $214.93; 3 promissory notes, on demand, with securities, 621.87; due from agents, 83.64; cash on hand, 47.00.

Berkshire Mutual Fire, Pittsfield. "Amount of Assets, other than notes received for premiums and deposits." Promissory notes, on call, personally secured, $15,735.73; promissory notes secured by mortgage on real estate, 400; cash on hand, 480.79. "Amount of losses ascertained and unpaid." "In dispute." "Amount of debts owed by the Company." "Nothing, except uncalled-for dividends."

Housatonic Mutual Fire, Stockbridge. "Amount of Assets, other than notes received for premiums and deposits." Stockbridge and Pittsfield Railroad stock, $2,000; loaned on call, 2,904.36; cash on hand, 560.69; cash in hands of agents, 1,255.52. Amount charged for each policy, 1.00, and 17 cents for assignments. "The charges for these papers are given to the agent and secretary, and do not go into the funds of the Company; no account is made of them. This Company was formed by the union of the Mechanics' with the Great Barrington Mutual Fire Insurance Company, by authority of the Act of 1854. Amount insured on real estate and personal property. The books of the Great Barrington Company had not been kept so as to show the amount insured on real and personal separately; as accuracy could not be obtained, the answer is not attempted to be given."

Dedham Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." 10 shares Dedham Bank, $1,150; balance due to Company for unsettled policies, 1,245.81; balance in the treasury December 1, 1854, 572.74. "Liabilities of parties insured to assessment, in addition to the amount already collected, is four times the amount of premium paid in cash."

Norfolk Mutual Fire, Dedham. "Amount of Assets, other than notes received for premiums and deposits." The amount of premiums received in cash, and not expended in the payment of losses and expenses, invested as follows: — In real estate owned by the Company, $10,500; rents accrued and unpaid December 1, 1854, 488; balance due to Company for policies unsettled December 1, 1854, 3,549.98; balance in hands of treasurer December 1, 1854, 3,801.71. "Liabilities of parties insured to assessment, in addition to the amount already collected, is four times the amount of premium paid in cash. "Amount of debts owed" is "for painting and repairs." "No insurance on personal property, except small sums on furniture, included in the total."

Quincy Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Cash loaned on pledge of stocks and other securities, $13,051.33; do. deposited in Mount Wollaston and Quincy Stone Banks, 1,787.18; 100 shares Mount Wollaston Bank, 10,000; 5 shares Grocers', 500; 5 shares Traders', 500; 20 shares North Bridgewater, 2,000; real estate, 1,153.62; cash on hand, 40.00; balances in hands of agents, 4,996.01; interest on loans to date, 102.79. "Liability of parties insured to assessment." No assessment made. Liability to amount of notes. "Amount of debts owed by the Company for money borrowed, etc. Dividends not called for, $678.34; other claims, 373.53." Expenses of Company during the year. Commissions to agents, $3,047; other expenses, 4,119.82.

City Mutual Fire, Roxbury. "Amount of dividends paid to policy-holders during the past five years." "70 per cent.;" and for the past year, "70 per cent."

Weymouth and Braintree Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." 12 shares Weymouth and Braintree Bank, and interest, $1,212 ; amount loaned on real estate, 1,832.27 ; amount loaned on personal security, 3,382.50 ; cash on hand and in hands of agents, 1,823.62. "Amount insured on real estate includes a small amount insured on household furniture."

Attleborough Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Deposit in Pawtucket Institution for Savings, $442.58 ; cash on hand, 190.98. "Highest rate of interest received" is "income of deposit in Savings Institution."

Bristol County Mutual Fire, New Bedford. "Amount of Assets, other than notes received for premiums and deposits." Bills receivable, $26.40 ; cash, 1,115.05. "This Company confines its business to the insurance of dwellings and real estate of the first class only. At the time of effecting insurance, it receives, in cash, five per cent. on the amount of the premium note, and, as its necessities require, makes assessments on the notes. One assessment has been made within five years ; in 1851, of two per cent. ; so that a person who has been insured for five years, has paid 7 per cent. on his premium note. This Company makes no charge for policies or any other papers. $56.75 has been received for recording transfers. All the expenses, including the pay of our local agents, (we have no travelling agents,) are paid from the five per cent. on the premium notes. The losses unpaid are not yet due."

Peoples' Equitable Mutual Fire, Taunton. "Amount of Assets, other than notes received for premiums and deposits." Cash in Taunton Bank, $2,393.08 ; notes, bills receivable and due from agents, 6,632.18. "Amount insured on second class." "The second class is now being closed."

Hingham Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Notes secured by mortgages on real estate, $21,406 ; notes with personal security, 3,260 ; notes secured by pledge of Taunton Branch Railroad stock, 2,500 ; bank stocks, 21,910 ; 22 shares Old Colony Railroad, 1,760 ; Rutland do. first mortgage bonds, estimated at 2,400 ; interest accrued on the above securities to date, 1,319.21 ; real estate, 1,239.52 ; cash in bank and in agents' hands, 1,451.98. "The amount charged for policies is one dollar, and for each transfer of a policy, fifty cents ; no assessment has ever been made." "The amount of liabilities of parties insured to assessment" is double the sums named as premium and deposit. "The personal property insured" is household furniture.

Barnstable County Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." 10 shares Tremont Bank, $1,000 ; 10 shares Falmouth, 1,000 ; 7 shares Barnstable, 700 ; 14 shares Cape Cod Railroad, 700 ; notes with individual security, 16,809.49 ; cash, 869.41.

LIFE INSURANCE COMPANIES.

	BOSTON.		SPRINGFIELD.	PITTSFIELD.	AGGREGATE.
	Massachusetts Hospital Life Ins. Company.	New England Mutual Life Ins. Company.	Massachusetts Mutual Life Ins. Company.	Berkshire County Mutual Life Insurance Company.	
Amount Insured by existing Policies, .	$160,300 00	$6,400,662 62	$725,780 00	$1,039,675 00	$8,326,417 62
Present value of existing Policies, or amount requisite for Reinsurance, . . .	16,346 71	503,353 74	18,377 35	19,867 10	557,944 90
If estimated, state the grounds upon which said estimate is predicated, . .	- -	- -	- -	- -	- -
Amount of the Assets of the Company, .	582,378 31	664,277 72	19,195 12	132,303 10	1,398,154 25
How invested; state each kind, . .	- -	- -	- -	- -	- -
Amount due for losses, . . .	- -	8,500 00	- -	2,200 00	10,700 00
Amount due on other claims, including dividends, ...	- -	25,950 10	- -	388 10	26,338 20
Amount received for Premiums the past year,	3,537 27	172,750 19	16,677 23	27,081 37	220,046 06
Amount received for Interest the past year,	35,923 50	40,503 19	286 71	547 63	77,261 03
Amount of all Expenses the past year, .	- -	15,251 60	2,754 50	12,189 67	30,195 77
Amount paid to Agents the past year, .	- -	8,851 60	1,752 22	2,684 60	13,288 42
Amount of Losses the past year, . .	- -	59,612 71	6,150 00	5,200 00	70,962 71
Amount of Guaranty Funds, . .	500,000 00	[See Remarks.]	50,000 00	32,303 10	582,303 10
How are Dividends paid, whether in cash, scrip, or otherwise on credit, . .	- -	- -	- -	- -	- -

REMARKS.

Massachusetts Hospital Life, Boston. Present value of existing policies, and grounds upon which the same is estimated. "Estimated at what it would cost to reinsure them at the same rate we have received." The Assets of the Company are invested as follows: — Loaned on mortgages and on stocks, as collateral; Massachusetts State stock; City of Boston stock; bonds of the Old Colony and Boston and Providence Railroads; stock in Pittsfield and North Adams Railroad; building Nos. 50 and 52 State Street, and the building in rear of the same. Received for interest the past year — 6 per cent. on assets, and on amount reserved for reinsurance, viz., $35,923.50.

New England Mutual Life, Boston. Present value of existing policies, and grounds upon which the same is estimated. "The present value or amount requisite for reinsurance of the outstanding policies of the Company on the 1st of December, 1854, has been estimated as follows: — At the termination of the year ending November 30, 1853, the sum requisite for reinsurance, at the *published tabular* rate of premium of the Company at the time of making the distribution of surplus, was elaborately calculated, requiring at least some three or four months' labor of a skilful computer, and found to be $382,339.82, as per Tenth Annual Report of the Company. This amount was retained by the Company before making the distribution of surplus. The sum of $37,013.92 was also retained, as per same report, for the estimated depreciation of lives, on account of which another company would require for reinsuring those lives an additional premium to that for sound lives. The amount of $13,700, estimated to have been reserved for the policies which dropped during the past year, being struck out, gives $405,653.74, amount reserved for reinsuring the old policies still outstanding December 1, 1854. Then, by comparison with the two quinquennial reservations of 1848 and 1853, was computed the addition of $66,700, requisite to be made for reinsurance of those risks on the 1st of December, 1854. By an estimate of the average age, rate of premium, and period of policies of new members since December 1, 1853, the amount requisite for their reinsurance was ascertained to be $31,000. Whole amount estimated to be requisite for reinsurance December 1, 1854, $503,353.74. By this estimate, the net surplus accumulation during the year ending November 30, 1854, is $44,362.75, after allowing for guaranty fund, as per answer to question 15, and reserving the sum of $29,611.13 for losses not heard from, and for contingencies of investments, as per Tenth Annual Report, above alluded to." Assets of the Company are invested as follows : — Loans on mortgage, $262,100.63 ; loans on collateral security, 52,000 ; bank stocks, 127,279.10 ; manufacturing do., 41,350 ; railroad do., 25,002 ; do. bonds, 18,950 ; city securities, 58,000 ; premium notes, 71,644.01 ; cash on hand, 7,951.98. "Amount due on other claims." Balance of first distribution, $2,107.51 ; balance of second do., 23,842.59. "Amount of guaranty funds." A reservation of $50,000, and interest, 2,500, which had been set apart to replace and maintain the guaranty fund, in compliance with the charter of the Company, was also allowed for. Dividends are paid by the distributions of the surplus at every quinquennial period, payable in cash, or by allowance on premiums, or by addition to the policies, at the option of the assured. The Company issues no scrip.

Massachusetts Mutual Life, Springfield. "Present value of existing policies, and grounds upon which estimated." The value of each policy estimated, according to the "combined experience tables" of mortality, at 4 per cent. interest. Assets are invested as follows : — Bank stock and railroad bonds, $4,756.45 ; loan notes, secured by lien on policies, 9,228.64 ; deferred premiums in notes on interest, 2,310.17 ; in hands of agents, 1,580.22 ; interest accrued and not paid, 671.21 ; cash on hand and invested on call, 648.43. "Amount of guaranty funds," $100,000, of which $50,000 is paid in. "No dividends have yet been made."

Berkshire County Mutual Life, Pittsfield. "Present value of existing policies, and grounds upon which estimated." The valuation of each policy is based on the "combined experience" rate of mortality, and is made at an interest of 4 per cent., to December 1, 1854. Assets are invested as follows : — Capital stock subscribed and not paid in, $50,000 ; loans secured by mortgage of real estate, 18,750 ; do. by mortgage of real estate and personal security, 2,500 ; do. by personal security, 24,641.89 ; do. by pledge of Stockbridge and Pittsfield Railroad stock, 5,145 ; Pittsfield bank stock, 4,500 ; cash on hand, 1,050.83 ; interest due on money loaned, 9,353.19 ; due from agents, secured by bond, 3,021.38 ; premium notes, secured by pledge of policy, 12,675.81 ; office furniture, 665. Dividends are paid in cash, or applied on premium notes.

INSURANCE ABSTRACT

FOR

DECEMBER, 1855.

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ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES

IN MASSACHUSETTS,

EXHIBITING THE CONDITION OF THOSE INSTITUTIONS

ON THE

FIRST DAY OF DECEMBER,

1855.

PREPARED FROM OFFICIAL RETURNS,

BY FRANCIS DEWITT,

Mass., SECRETARY OF THE COMMONWEALTH.

BOSTON:
WILLIAM WHITE, PRINTER TO THE STATE.
1856.

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STATE HOUSE BOSTON

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Commonwealth of Massachusetts.

Secretary's Office,
Jan. 31, 1856.

To the Honorable Senate and House of Representatives:—

I respectfully submit the following Abstract of Returns from Insurance Companies with Specific Capital; the Mutual Marine, Mutual Fire and Marine; and the Mutual Fire Insurance Companies, agreeably to the provisions of the Act of 1854, chap. 453.

FRANCIS DeWITT, *Secretary.*

ABSTRACT OF THE RETURNS

OF

INSURANCE COMPANIES,

INCORPORATED WITH SPECIFIC CAPITAL,

SHOWING THE STATE OF SAID CORPORATIONS

ON THE FIRST DAY OF DECEMBER, 1855.

	BOSTON.				
	American.	Boston.	Boylston Fire and Marine	Cochituate Fire.	Eliot Fire.
Capital,	$300,000 00	$300,000 00	$300,000 00	$150,000 00	$200,000 00
United States Stocks and Treasury Notes,	- -	- -	- -	- -	- -
Massachusetts Bank Stocks,	231,680 00	188,500 00	264,500 00	121,480 00	82,300 00
State Stock,	- -	- -	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	- -	- -	- -	- -
Invested in Real Estate,	40,000 00	- -	- -	- -	- -
Secured by Mortgage on the same,	6,000 00	5,500 00	10,000 00	45,000 00	71,400 00
Loans on Collateral and Personal Security,	35,200 00	6,500 00	42,182 13	4,000 00	67,398 40
Loans on Personal Security only,	- -	- -	- -	- -	- -
Cash on hand,	7,564 41	27,070 27	3,266 88	2,283 97	6,942 99
Reserved or Contingent Fund,	- -	- -	- -	- -	- -
Invested in Railroad Stock,	121,902 50	62,500 00	34,309 50	14,370 66	58,252 69
Losses ascertained and unpaid,	15,570 00	- -	- -	- -	- -
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	19,500 00	25,333 67	54,700 00	- -	- -

Amount of Premium Notes on Risks terminated,	31,902 25	31,151 83	79,716 29	- -	- -
Amount of Premium Notes on Risks not terminated,	140,521 67	168,780 82	274,744 31	- -	- -
Total amount of Premium Notes,	172,423 92	199,932 65	354,460 60	- -	- -
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	3,000 00	- -	- -	- -	- -
At Risk,—Marine,	5,680,158 00	3,798,425 00	7,767,810 00	- -	- -
At Risk,—Fire,	3,312,832 00	- -	5,487,536 00	3,142,004 00	5,645,063 00
Amount of Premiums on Fire Risks, undetermined,	21,051 46	- -	30,167 70	27,703 89	47,961 64
Average Annual Dividends for five preceding years, or since incorporated,	$17\frac{2}{5}$ per cent.	$4\frac{4}{5}$ per cent.	$8\frac{2}{5}$ per cent.	$5\frac{1}{4}$ per cent.	$3\frac{2}{5}$ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	- -	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	- -	6 per cent.	- -
Amount Borrowed, and on what security,	- -	- -	- -	- -	- -
Amount of Capital Stock pledged to the Company,	- -	- -	- -	- -	- -
Amount of Fire Losses paid the last year,	14,716 72	- -	10,233 82	19,487 59	9,441 66
Amount of Marine Losses paid the last year,	97,769 02	130,899 25	281,344 81	- -	- -
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	- -	- -	- -	- -	- -

	BOSTON.				
	Firemen's.	Franklin.	Hope.	Manufacturers'.	Mercantile Marine.
Capital,	$300,000 00	$300,000 00	$200,000 00	$400,000 00	$300,000 00
United States Stocks and Treasury Notes,	- -	10,000 00	- -	- -	- -
Massachusetts Bank Stocks,	244,905 00	222,840 00	80,900 00	303,534 34	306,025 00
State Stock,	- -	16,360 00	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	2,500 00	- -	- -	- -
Invested in Real Estate,	35,000 00	- -	- -	25,000 00	- -
Secured by Mortgage on the same,	113,500 00	4,600 00	- -	184,175 00	- -
Loans on Collateral and Personal Security,	60,700 00	54,404 70	- -	45,600 43	- -
Loans on Personal Security only,	73,000 00	- -	- -	57,178 79	- -
Cash on hand,	9,413 02	6,709 40	4,762 85	60,036 89	7,103 10
Reserved or Contingent Fund,	155,710 51	17,540 31	- -	143,985 33	- -
Invested in Railroad Stock,	6,000 00	21,597 00	20,000 00	36,533 67	13,200 00
Losses ascertained and unpaid,	1,294 57	15,281 38	30,000 00	2,500 00	21,576 27
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	- -	3,470 00	14,000 00	83,000 00	10,825 14

Amount of Premium Notes on Risks terminated,	– –	17,659 52	58,984 39	19,627 63	35,026 48
Amount of Premium Notes on Risks not terminated,	– –	32,752 61	155,560 59	112,787 67	129,143 17
Total amount of Premium Notes,	– –	50,412 13	214,544 98	132,415 30	164,169 65
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	– –	– –	1,000 00	– –	– –
At Risk,—Marine,	– –	940,400 00	3,212,164 00	6,637,811 00	3,304,486 00
At Risk,—Fire,	12,284,158 00	2,896,705 00	– –	12,250,283 00	– –
Amount of Premiums on Fire Risks, undetermined,	86,164 00	21,181 47	– –	109,353 36	– –
Average Annual Dividends for five preceding years, or since incorporated,	20 per cent.	11 per cent.	$5\frac{1}{5}$ per cent.	$22\frac{1}{2}$ per cent.	$9\frac{2}{5}$ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	– –	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	– –	– –	15,000 00	– –	– –
Amount of Capital Stock pledged to the Company,	– –	6,800 00	– –	158 shares.	– –
Amount of Fire Losses paid the last year,	27,287 37	12,836 29	– –	82,219 72	– –
Amount of Marine Losses paid the last year,	– –	27,959 66	198,673 32	144,074 97	86,887 31
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	– –	– –	– –	5	– –

	BOSTON.				
	Merchants'.	National.	Neptune.	North American Fire.	Shoe & Leather Dealers' Fire & Marine.
Capital,	$500,000 00	$500,000 00	$300,000 00	$200,000 00	$100,000 00
United States Stocks and Treasury Notes,	- -	- -	- -	- -	- -
Massachusetts Bank Stocks,	447,000 00	217,860 00	241,440 00	100,219 25	12,626 00
State Stock,	- -	- -	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	- -	- -	- -	- -
Invested in Real Estate,	100,000 00	60,000 00	- -	- -	- -
Secured by Mortgage on the same,	- -	230,790 00	39,200 00	100,871 63	- -
Loans on Collateral and Personal Security,	44,700 00	50,757 30	- -	17,750 50	81,500 00
Loans on Personal Security only,	- -	284,732 90	31,881 26	20,000 00	6,000 00
Cash on hand,	8,978 04	4,838 71	19,721 91	3,464 19	547 01
Reserved or Contingent Fund,	78,757 46	- -	- -	- -	4,354 11
Invested in Railroad Stock,	53,600 00	41,800 00	34,150 00	11,745 00	- -
Losses ascertained and unpaid,	17,400 00	- -	20,950 00	- -	30 00
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	1,900 00	48,000 00	68,200 10	- -	80 00

Amount of Premium Notes on Risks terminated,	26,477 91	1,218 00	65,388 94	– –	2,561 50
Amount of Premium Notes on Risks not terminated,	152,046 67	149,153 62	338,258 75	– –	1,482 42
Total amount of Premium Notes,	178,524 58	150,371 62	403,647 69	– –	4,043 92
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	– –	691 50	– –	– –	– –
At Risk,—Marine,	11,819,132 00	14,559,567 00	10,819,354 00	– –	68,532 00
At Risk,—Fire,	12,862,386 00	6,443,803 00	5,837,458 00	4,454,780 00	139,150 00
Amount of Premiums on Fire Risks, undetermined,	80,191 16	43,729 57	35,387 54	38,246 49	922 41
Average Annual Dividends for five preceding years, or since incorporated,	19 per cent.	14 per cent.	$7\frac{2}{5}$ per cent.	$8\frac{7}{25}$ per cent.	– –
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	– –	– –	– –
Amount Borrowed, and on what security,	– –	– –	– –	– –	– –
Amount of Capital Stock pledged to the Company,	6,300 00	4,050 00	– –	– –	– –
Amount of Fire Losses paid the last year,	28,052 03	25,991 31	32,312 08	10,157 30	– –
Amount of Marine Losses paid the last year,	95,233 02	69,711 81	278,035 05	– –	95 25
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	– –	– –	– –	– –	– –

	BOSTON.				
	Suffolk.	United States.	Warren.	Washington.	AGGREGATE of 19 offices in Boston.
Capital,	$225,000 00	$200,000 00	$150,000 00	$200,000 00	$5,125,000 00
United States Stocks and Treasury Notes,	- -	- -	- -	- -	10,000 00
Massachusetts Bank Stocks,	96,830 00	126,190 00	110,200 00	41,200 00	3,440,229 59
State Stock,	- -	- -	- -	- -	16,360 00
Loans on Bottomry and Respondentia,	- -	23,000 00	- -	- -	25,500 00
Invested in Real Estate,	90,000 00	- -	- -	- -	350,000 00
Secured by Mortgage on the same,	- -	- -	- -	75,000 00	886,036 63
Loans on Collateral and Personal Security,	10,800 00	- -	14,250 00	12,654 25	548,397 71
Loans on Personal Security only,	6,758 12	17,629 42	- -	- -	497,180 49
Cash on hand,	7,173 81	10,502 68	9,685 35	9,563 84	209,629 32
Reserved or Contingent Fund,	- -	22,295 73	- -	- -	422,643 45
Invested in Railroad Stock,	23,600 00	33,177 36	4,341 18	3,013 75	594,093 31
Losses ascertained and unpaid,	36,690 00	- -	- -	8,700 00	169,992 22
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	- -	15,000 00	18,500 00	22,200 00	384,708 91

Amount of Premium Notes on Risks terminated,	22,271 48	16,108 64	33,799 47	43,993 78	485,888 11
Amount of Premium Notes on Risks not terminated,	47,517 21	63,525 18	94,114 95	213,729 81	2,074,119 45
Total amount of Premium Notes,	69,788 69	79,633 82	127,914 42	257,723 59	2,560,007 56
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	728 00	125 00	- -	627 54	6,172 04
At Risk,—Marine,	1,558,609 00	1,410,836 00	1,693,451 00	3,666,202 00	76,936,987 00
At Risk,—Fire,	617,869 00	518,500 00	736,267 00	920,950 00	77,549,744 00
Amount of Premiums on Fire Risks, undetermined,	2,022 72	2,587 87	4,258 35	6,265 04	557,194 67
Average Annual Dividends for five preceding years, or since incorporated,	$7\frac{2}{5}$ per cent.	1 per cent.	$5\frac{3}{4}$ per cent.	$3\frac{3}{5}$ per cent.	- -
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	- -	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	2,500 00	- -	- -	- -	17,500 00
Amount of Capital Stock pledged to the Company,	- -	- -	1,000 00	500 00	18,650 00
Amount of Fire Losses paid the last year,	1,150 99	73 46	10,546 19	64 09	284,570 62
Amount of Marine Losses paid the last year,	38,407 46	29,834 23	80,232 42	124,290 52	1,683,448 10
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	- -	- -	- -	- -	5

	BEVERLY.	LYNN.	MARBLEHEAD.	SALEM.	
	Beverly.	Lynn Mechanics' Fire and Marine.	Marblehead Marine.	Essex.	Oriental.
Capital,	$30,000 00	$50,000 00	See Remarks.	$100,000 00	$200,000 00
United States Stocks and Treasury Notes,	- -	- -		- -	- -
Massachusetts Bank Stocks,	12,545 83	36,800 00		65,447 92	142,503 33
State Stock,	- -	- -		21,320 00	49,920 00
Loans on Bottomry and Respondentia,	- -	- -		- -	- -
Invested in Real Estate,	- -	- -		- -	- -
Secured by Mortgage on the same,	7,205 00	1,200 00		3,430 00	11,500 00
Loans on Collateral and Personal Security,	3,190 00	6,000 00		9,954 75	5,698 67
Loans on Personal Security only,	1,350 00	2,066 15		- -	- -
Cash on hand,	405 95	3,876 38		4,697 77	3,035 19
Reserved or Contingent Fund,	- -	18,884 62		7,181 18	22,975 14
Invested in Railroad Stock,	3,000 00	3,050 00		1,000 00	- -
Losses ascertained and unpaid,	3,077 18	1,054 00		78 25	700 28
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	1,400 00	- -		9,140 00	2,600 00

Amount of Premium Notes on Risks terminated,	9,088 31	26,444 73	See Remarks.	11,326 64	8,533 25
Amount of Premium Notes on Risks not terminated,	3,658 61	2,706 77		12,124 71	22,868 31
Total amount of Premium Notes,	12,746 92	29,151 50		23,451 35	31,401 56
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	432 50	- -		- -	- -
At Risk,—Marine,	91,448 00	98,892 00		434,600 00	609,761 00
At Risk,—Fire,	- -	21,700 00		- -	- -
Amount of Premiums on Fire Risks, undetermined,	- -	138 25		- -	- -
Average Annual Dividends for five preceding years, or since incorporated,	- -	20 per cent.		$10\frac{4}{5}$ per cent.	$9\frac{2}{5}$ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.		- -	- -
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	- -		- -	- -
Amount Borrowed, and on what security,	3,988 49	- -		- -	- -
Amount of Capital Stock pledged to the Company,	- -	- -		- -	- -
Amount of Fire Losses paid the last year,	- -	- -		- -	- -
Amount of Marine Losses paid the last year,	13,355 90	4,159 30		28,447 90	20,352 56
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	- -	- -		- -	- -

	GLOUCESTER.	LOWELL.	SPRINGFIELD.	PITTSFIELD.	NEW BEDFORD.
	Gloucester Marine.	Howard Fire.	Springfield Fire and Marine.	Western Massachusetts.	Bedford Commercial.
Capital,	$50,000 00	$106,100 00	$150,000 00	$150,000 00	$150,000 00
United States Stocks and Treasury Notes,	- -	- -	- -	- -	- -
Massachusetts Bank Stocks,	10,954 50	47,200 00	101,881 75	45,975 00	142,687 50
State Stock,	- -	- -	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	- -	- -	- -	- -
Invested in Real Estate,	- -	- -	- -	- -	- -
Secured by Mortgage on the same,	12,900 00	50,066 58	82,201 98	103,515 32	- -
Loans on Collateral and Personal Security,	6,974 05	3,696 89	27,169 50	12,600 00	- -
Loans on Personal Security only,	383 75	9,144 00	7,982 70	6,450 00	373 04
Cash on hand,	1,627 79	1,669 41	22,806 59	12,730 12	- -
Reserved or Contingent Fund,	- -	- -	6,438 33	- -	- -
Invested in Railroad Stock,	17,858 16	12,600 00	38,203 75	22,510 00	9,300 00
Losses ascertained and unpaid,	1,360 41	300 00	9,420 00	- -	3,065 10
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	3,700 00	10,000 00	2,500 00	3,375 00	288 94

Amount of Premium Notes on Risks terminated,	7,391 25	- -	- -	- -	12,339 61
Amount of Premium Notes on Risks not terminated,	2,165 90	- -	1,654 34	- -	7,324 10
Total amount of Premium Notes,	9,557 15	- -	- -	- -	19,663 71
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	178 00	- -	- -	- -	1,000 00
At Risk,—Marine,	28,800 00	- -	38,100 00	- -	120,765 00
At Risk,—Fire,	- -	2,297,008 15	16,119,353 23	9,085,647 00	- -
Amount of Premiums on Fire Risks, undetermined,	- -	18,403 24	170,682 55	104,522 38	- -
Average Annual Dividends for five preceding years, or since incorporated,	$4\frac{1}{5}$ per cent.	$2\frac{2}{5}$ per cent.	$9\frac{5}{8}$ per cent.	$8\frac{2}{7}$ per cent.	$17\frac{1}{5}$ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	- -	- -	- -	6 per cent.
Amount Borrowed, and on what security,	- -	- -	- -	- -	1,150 77
Amount of Capital Stock pledged to the Company,	- -	- -	- -	- -	- -
Amount of Fire Losses paid the last year,	- -	10,425 80	90,458 14	79,113 87	- -
Amount of Marine Losses paid the last year,	8,133 93	- -	6,392 86	- -	33,192 08
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	- -	- -	- -	- -	- -

	NEW BEDFORD.		PLYMOUTH.	PROVINCETOWN.	NANTUCKET.
	Pacific.	Whaling.	Old Colony.	Union.	Commercial.
Capital,	$100,000 00	- -	$50,000 00	$75,000 00	$50,000 00
United States Stocks and Treasury Notes.	- -	- -	- -	- -	- -
Massachusetts Bank Stocks,	76,400 00	- -	25,675 00	25,000 00	36,140 00
State Stock,	- -	- -	- -	- -	- -
Loans on Bottomry and Respondentia,	- -	- -	- -	- -	4,000 00
Invested in Real Estate,	- -	- -	2,500 00	- -	6,500 00
Secured by Mortgage on the same,	- -	$2,103 71	7,982 42	49,500 00	- -
Loans on Collateral and Personal Security,	15,338 23	- -	5,903 58	- -	- -
Loans on Personal Security only,	- -	3,800 00	2,585 58	- -	- -
Cash on hand,	772 81	6,064 31	1,951 41	753 84	1,629 53
Reserved or Contingent Fund,	- -	- -	- -	- -	- -
Invested in Railroad Stock,	- -	- -	5,793 63	- -	- -
Losses ascertained and unpaid,	- -	- -	4,393 33	- -	5,000 00
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	6,000 00	- -	1,500 00	1,200 00	7,000 00

Amount of Premium Notes on Risks terminated,	19,803 18	- -	9,973 88	5,022 06	22,375 89
Amount of Premium Notes on Risks not terminated,	7,086 33	- -	12,731 98	1,694 75	23,180 95
Total amount of Premium Notes,	36,889 51	- -	22,705 86	6,716 81	45,556 84
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	- -	- -	90 00	- -	- -
At Risk,—Marine,	118,166 00	- -	166,925 00	22,675 00	410,137 00
At Risk,—Fire,	- -	- -	763,618 00	- -	- -
Amount of Premiums on Fire Risks, undetermined,	- -	- -	7,796 07	- -	- -
Average Annual Dividends for five preceding years, or since incorporated,	8 per cent.	12 per cent.	- -	5 per cent.	8⅘ per cent.
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	- -	- -	- -	2,000 00	5,000 00
Amount of Capital Stock pledged to the Company,	- -	- -	- -	- -	- -
Amount of Fire Losses paid the last year,	- -	- -	5,235 34	- -	- -
Amount of Marine Losses paid the last year,	18,546 74	- -	22,137 09	22,825 85	23,914 61
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	- -	- -	- -	- -	- -

AGGREGATE.

	19 Offices in Boston.	15 Offices out of Boston.	Total—34 Offices.
Capital,	$5,125,000 00	$1,261 100 00	$6,386,100 00
United States Stocks and Treasury Notes,	10,000 00	– –	10,000 00
Massachusetts Bank Stocks,	3,440,229 59	769,210 83	4,209,440 42
State Stock,	16,360 00	71,240 00	87,600 00
Loans on Bottomry and Respondentia,	25,500 00	4,000 00	29,500 00
Invested in Real Estate,	350,000 00	9,000 00	359,000 00
Secured by Mortgage on the same,	886,036 63	331,605 01	1,217,641 64
Loans on Collateral and Personal Security,	548,397 71	96,525 67	644,923 38
Loans on Personal Security only,	497,180 49	34,135 22	531,315 71
Cash on hand,	209,629 32	62,021 10	271,650 42
Reserved or Contingent Fund,	422,643 45	55,479 27	478,122 72
Invested in Railroad Stock,	594,093 31	113,315 54	707,408 85
Losses ascertained and unpaid,	169,992 22	28,448 55	198,440 77
Amount of estimated Losses, exclusive of such as are returned as ascertained and unpaid,	384,708 91	48,703 94	433,412 85

Amount of Premium Notes on Risks terminated,	485,888 11	132,298 80	618,186 91
Amount of Premium Notes on Risks not terminated,	2,074,119 45	97,196 75	2,171,316 20
Total amount of Premium Notes,	2,560,007 56	237,841 21	2,797,848 77
Amount of Notes considered bad, or doubtful, not charged to profit and loss,	6,172 04	1,700 50	7,872 54
At Risk,—Marine,	76,936,987 00	2,140,269 00	79,077,256 00
At Risk—Fire,	77,549,744 00	28,287,326 38	105,837,070 38
Amount of Premiums on Fire Risks, undetermined,	557,194 67	301,542 49	858,737 16
Average Annual Dividends for five preceding years, or since incorporated,	- -	- -	- -
Highest Rate of Interest received on Loans, excepting on Bottomry or Respondentia,	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest or Discount paid for moneys borrowed by the Company,	6 per cent.	6 per cent.	6 per cent.
Amount Borrowed, and on what security,	17,500 00	12,139 26	29,639 26
Amount of Capital Stock pledged to the Company,	18,650 00	- -	18,650 00
Amount of Fire Losses paid the last year,	284,570 62	185,233 15	469,803 77
Amount of Marine Losses paid the last year,	1,683,448 10	201,458 82	1,884,906 92
Number of Shares of the Capital Stock owned by the Company, or that remain unsubscribed for,	5	- -	5

REMARKS.

[Included in Railroad Stock are Manufacturing and Steamboat Stocks, and other property not embraced in the interrogatories.]

AMERICAN, Boston. The *Bank Stock* owned, is as follows:—Atlas, 244 shares, $24,400; Boston, 444 shares, 22,200; Bay State, 250 shares, 25,000; Columbian, 231 shares, 23,100; Eagle, 45 shares, 4,500; Globe, 170 shares, 17,000; Hamilton, 95 shares, 9,500; Massachusetts, 2 shares, 500; Merchants', 200 shares, 20,000; New England, 173 shares, 17,300; Railroad, 220 shares, 16,500; Suffolk, 100 shares, 10,000; State, 228 shares, 13,680; Union, 280 shares, 28,000. The *Railroad Stock* owned, is as follows:—Boston and Lowell, 20 shares, $10,000; Boston and Worcester, 239 shares, 23,900; Boston and Providence, 275 shares, 26,332.50; Nashua and Lowell, 26 shares, 2,600; Taunton Branch, 66 shares, 6,570; Western, 130 shares, 13,000. Part of the *Surplus* invested as follows: Boston Manufacturing Company, 5 shares, $3,500; Hamilton do., 12 shares, 12,000; Lawrence do., 5 shares, 5,000; Merrimack do., 10 shares, 10,000; Tremont do., 6 shares, 6,000; Relief Steamboat Company, 30 shares, 3,000. Included in fire losses paid the last year, are "returned premiums." Salvage not included in marine losses paid the last year.

BOSTON, Boston. The *Bank Stock* owned, is as follows:—New England, 220 shares, $22,000; Shoe and Leather Dealers', 220 shares, 22,000; Globe, 200 shares, 20,000; Merchants', 200 shares, 20,000; Suffolk, 200 shares, 20,000; Union, 200 shares, 20,000; Bay State, 170 shares, 17,000; Railroad, 180 shares, 13,500; State, 200 shares, 12,000; City, 100 shares, 10,000; Hamilton, 70 shares, 7,000; Tremont, 50 shares, 5,000. The *Railroad Stock* owned, is as follows:—Boston and Providence, 150 shares, $13,500; Taunton Branch, 150 shares, 15,000; Connecticut River, 150 shares, 9,000; Connecticut River, 40 shares, (preferred,) 4,000; Boston and Lowell, 20 shares, 10,000; Old Colony and Fall River, 123 shares, 9,000; Relief Steamboat Company, 20 shares, 2,000.

BOYLSTON FIRE AND MARINE, Boston. The *Bank Stock* owned, is as follows:—Boston, 100 shares, $5,000; Bay State, 200 shares, 20,000; Columbian, 105 shares, 10,500; Eagle, 50 shares, 5,000; Massachusetts, 4 shares, 1,000; State, 400 shares, 24,000; Tremont, 275 shares, 27,500; Union, 200 shares, 20,000; Washington, 1,465 shares, 146,500; Webster, 50 shares, 5,000. The *Railroad Stock* owned, is as follows:—Western, 120 shares, $12,000; Boston and Providence, 125 shares, 10,000; Portland, Saco and Portsmouth, 50 shares, 4,809.50. Amoskeag Manufacturing Company, 5 shares, $4,500; Relief Steamboat Company, 3,000.

Cochituate Fire, Boston. The *Bank Stock* owned, is as follows:—Bank of Commerce, 160 shares, $16,000; North, 100 shares, 10,000; Bank of North America, 150 shares, 15,000; Washington, 150 shares, 15,000; Granite, 60 shares, 6,000; Exchange, 100 shares, 10,000; Cambridge Market, 75 shares, 7,500; Grocers', 50 shares, 5,000; Faneuil Hall, 10 shares, 1,000; National, 100 shares, 10,000; Cambridge City, 50 shares, 5,000; Tremont, 50 shares, 5,000; Howard Banking Co., 20 shares, 1,980; Eliot, 70 shares, 7,000; Blackstone, 70 shares, 7,000. The *Railroad Stock* owned, is, Vermont and Massachusetts, 11 bonds, of $1,000 each, $9,860.66; Cheshire, 1 bond for 5,000, 4,510.

Eliot Fire, Boston. The *Bank Stock* owned, is as follows:—Eliot, 600 shares, $60,000; Boylston, 40 shares, 4,000; State, 80 shares, 4,800; Exchange, 20 shares, 2,000; Tremont, 20 shares, 2,000; Blackstone, 20 shares, 2,000; Bank of Commerce, 75 shares, 7,500. The *Railroad Stock* owned, is as follows:—Boston and Worcester, 80 shares, $8,000; Boston and Providence, 100 shares, 8,945.50; Fitchburg, 75 shares, 7,500; Boston and Lowell, 3 shares, 1,500; Eastern, 46 shares, 4,541.74; Western, 69 shares, 6,900; Boston and Worcester Bonds, 18 of $1,000 each, $18,000; Ogdensburg do., 3 do., 2,865.45.

Firemen's, Boston. The *Bank Stock* owned, is as follows:—Atlas, 180 shares, $15,840; Bank of Brighton, 40 shares, 4,000; City, 90 shares, 9,000; Columbian, 160 shares, 16,000; Globe, 250 shares, 25,000; Granite, 180 shares, 15,840; Hamilton, 100 shares, 10,000; Merchants', 240 shares, 24,000; Market, 280 shares, 19,600; New England, 100 shares, 10,000; North, 180 shares, 15,840; People's, 120 shares, 5,280; Railroad, 175 shares, 13,125; Suffolk, 27 shares, 2,700; State, 164 shares, 9,840; Traders', 180 shares, 15,840; Tremont, 100 shares, 9,000; Union, 150 shares, 15,000; Worcester, 100 shares, 9,000. The *Railroad Stock* owned, is as follows:—Boston and Providence, 80 shares, $6,000.

Franklin, Boston. The *Bank Stock* owned, is as follows:—Atlantic, 210 shares, $21,000; Atlas, 200 shares, 20,000; City, 369 shares, 36,900; Globe, 771 shares, 77,100; Granite, 62 shares, 6,200; Merchants', 32 shares, 3,200; State, 414 shares, 24,840; Union, 141 shares, 14,100; Webster, 50 shares, 5,000; Bay State, 100 shares, 10,000; Falmouth, 35 shares, 3,500; Spicket Falls, 10 shares, 1,000. The *Railroad Stock* owned, is as follows:—Boston and Providence, 168 shares, $16,452; Boston and Worcester, 32 shares, 3,145; Relief Steamboat Co., 20 shares, 2,000. *United States Stock* is the Loan of 1842, payable after 1862, $10,000. *State Stock* is Massachusetts Sterling 5 per cent., £3,200, payable in 1869 and '70, $15,360; and Massachusetts 5 per cent., payable in 1857, 1,000.

Hope, Boston. The *Bank Stock* is owned, as follows:—Merchants', 150 shares, $15,000; North, 150 shares, 15,000; Granite, 150 shares, 15,000; Suffolk, 9 shares, 900; State, 180 shares, 10,800; Shoe and Leather Dealers', 67 shares, 6,700; Traders', 75 shares, 7,500; Tremont, 100 shares, 10,000. The *Railroad Stock* owned, is as follows:—Western, 100 shares, $10,000; Northern, 10, (first mortgage,) bonds, $10,000. Amount borrowed is on bank stock.

Manufacturers', Boston. The *Bank Stock* is owned, as follows:—City, 1,200 shares, $105,856.74; Shoe and Leather Dealers', 550 shares, 54,005.32; Shawmut, 625 shares, 57,408; North, 50 shares, 4,107,74; Traders', 202 shares, 19,445.50; State, 250 shares, 14,668.37; Eagle, 118 shares, 11,437.55; Railroad, 151 shares, 10,327; Bay State, 100 shares, 10,000; Market, 120 shares, 7,915.37; New England, 60 shares, 5,962.75; National, 24 shares, 2,400. 158 shares of the Capital Stock are pledged to the Company. "Amount invested in other property, and not embraced in these interrogatories, including Railroad Bonds, $36,533.67." Cash on hand, "including advances on losses not adjusted, $60,036.89."

Mercantile Marine, Boston. The *Bank Stock* is owned, as follows:—Atlantic' 150 shares, $15,000; Boston, 15 shares, 750; City, 200 shares, 20,000; Columbian, 175 shares, 17,500; Eagle, 150 shares, 15,000; Globe, 400 shares, 40,000; Hamilton, 80 shares, 8,000; Merchants', 84 shares, 8,400; New England, 180 shares, 18,000; North, 200 shares, 20,000; Railroad, 37 shares, 2,775; State, 300 shares, 18,000; Suffolk, 720 shares, 72,000; Tremont, 256 shares, 25,600; Union, 250 shares, 25,000. The *Railroad Stock* owned, is as follows:—Boston and Providence, 120 shares, $12,000; Portland, Saco and Portsmouth, 12 shares, 1,200.

Merchants', Boston. The *Bank Stock* is owned, as follows:—Eagle, 1,000 shares, $100,000; Merchants', 1,000 shares, 100,000; Suffolk, 900 shares, 90,000; Globe, 900 shares, 90,000; New England, 100 shares, 10,000; City, 100 shares, 10,000; Shoe and Leather Dealers', 100 shares, 10,000; Railroad, 160 shares, 12,000; Bay State, 150 shares, 15,000; National, 100 shares, 10,000. The *Railroad Stock* owned, is as follows:—Boston and Maine, 300 shares, $30,000; Boston and Providence, 240 shares, 23,600. 63 shares of the Capital Stock are pledged to the Company, $6,300.

National, Boston. The *Bank Stock* owned, is as follows:—Hamilton, 1,433, shares, $143,300; Shawmut, 66 shares, 6,600; Shoe and Leather Dealers', 170 shares, 17,000; Atlas, 80 shares, 8,000; Market, 70 shares 4,900; State, 301 shares, 18,060; Bay State, 150 shares, 15,000; Webster, 50 shares, 5,000. The *Railroad Stock* owned, is as follows:—Boston and Maine, 173 shares, $17,300; Boston and Providence, 145 shares, 14,500; Boston and Worcester, 70 shares, 7,000; Portland, Saco and Portsmouth, 30 shares, 3,000. 81 shares of the Capital Stock are pledged to the Company, $4,050.

Neptune, Boston. The *Bank Stock* owned, is as follows:—Tremont, 465 shares, $45,690; Boston, 500 shares, 25,000; Merchants', 250 shares, 25,000; Union, 200 shares, 20,000; New England, 190 shares, 19,000; Shoe and Leather Dealers', 150 shares, 15,000; Eagle, 100 shares, 10,000; State, 200 shares, 11,500; Massachusetts, 50 shares, 11,500; City, 100 shares, 9,500; Columbian, 100 shares, 10,000; Hamilton, 50 shares, 5,000; Suffolk, 50 shares, 5,000; Atlantic, 90 shares, 8,500; Market, 58 shares, 4,000; Globe, 36 shares, 3,600; Bay State, 100 shares, 10,000; Railroad, 42 shares, 3,150. The *Railroad Stock* owned, is as follows:—Boston and Providence, 113 shares, $10,170; Boston and Lowell, 20 shares, 10,000; Old Colony and Fall River, 6 shares, 480; Boston and Worcester Railroad Bonds, $10,000. Relief Steamboat Co., $3,500.

North American Fire, Boston. The *Bank Stock* owned, is as follows :—Washington, 50 shares, $5,098 ; Traders', 25 shares, 2,520 ; Faneuil Hall, 26 shares, 2,580 ; National, 125 shares, 12,500 ; Webster, 50 shares, 5,050 ; Maverick, 200 shares, 20,000 ; Columbian, 100 shares, 10,100 ; Blackstone, 100 shares, 10,079 ; Granite, 6 shares, 600 ; Merchants', 100 shares, 10,575 ; Bank of Commerce, 150 shares, 15,013.25 ; Bank of North America, 60 shares, 6,104. The *Railroad Stock* owned, is as follows :—Western, 20 shares, $2,115 ; Boston and Lowell, 7 shares, 3,095 ; Boston and Worcester, 20 shares, 2,135 ; Boston and Providence, 20 shares, 1,805 ; Eastern, 5 shares, 490 ; Fitchburg, 20 shares, 2,105.

Shoe and Leather Dealers' Fire and Marine, Boston. The *Bank Stock* owned, is as follows :—City, Lynn, 60 shares, $6,000 ; Shoe and Leather Dealers', 24 shares, 2,646 ; Tradesmans', 20 shares, 2,000 ; Eliot, 10 shares, 1,000 ; Grafton, 10 shares, 980.

Suffolk, Boston. The *Bank Stock* owned, is as follows :—Atlantic, 90 shares, $9,000 ; Atlas, 24 shares, 2,400 ; Boston, 180 shares, 9,000 ; City, 40 shares, 4,000 ; Eagle, 25 shares, 2,500 ; General Interest, 480 shares, 480 ; Hamilton, 50 shares, 5,000 ; Market, 10 shares, 700 ; Massachusetts, 13 shares, 3,250 ; New England, 210 shares, 21,000 ; North, 85 shares, 8,500 ; State, 150 shares, 9,000 ; Suffolk, 170 shares, 17,000 ; Tremont, 50 shares, 5,000. The *Railroad Stock* owned, is as follows :—Boston and Lowell, 13 shares, $6,500 ; Boston and Worcester, 20 shares, 2,000 ; Western, 31 shares, 3,100 ; Vermont Central Railroad Bonds, (first mortgage,) 7,000 ; other property belonging to the Company, 5,000. The amount borrowed is on Company's notes, $2,500.

United States, Boston. The *Bank Stock* owned, is as follows :—Shoe and Leather Dealers', 254 shares, $25,400 ; Atlas, 50 shares, 5,000 ; Suffolk, 40 shares, 4,000 ; Market, 437 shares, 30,590 ; Merchants', 612 shares, 61,200. The *Railroad Stock* owned, is as follows :—Eastern, 158 shares, $13,070 03 ; Western, 66 shares, 6,600 ; Northern Railroad Bonds, 10,000 ; Eastern do. do., 1,607.33. Relief Steamboat Company, 15 shares, $1,500 ; East Boston Ferry Company, 4 shares, $400.

Warren, Boston. The *Bank Stock* owned, is as follows :—Shawmut, 562 shares, $56,200 ; Howard Banking Company, 465 shares, 46,500 ; Laighton, 30 shares, 3,000 ; City, Lynn, 15 shares, 1,500 ; Cambridge Market, 20 shares, 2,000 ; Bass River, 10 shares, 1,000. The *Railroad Stock* owned, is as follows :—Boston and Providence, 22 shares, $2,200. Relief Steamboat Company, 15 shares, $1,500. Insurance Scrip, $641.18.

Washington, Boston. The *Bank Stock* owned, is as follows :—Atlas, 100 shares, $10,000 ; City, 50 shares, 5,000 ; Columbian, 25 shares, 2,500 ; Market, 50 shares, 3,500 ; North, 50 shares, 5,000 ; New England, 50 shares, 5,000 ; Suffolk, 26 shares, 2,600 ; Union, 76 shares, 7,600. The *Railroad Stock* owned, is, 1 Rutland and Burlington, (first mortgage,) Bond, $1,000, $513,75. Relief Steamboat Company, $2,500.

Webster Fire and Marine, Boston. "No portion of the Capital Stock having been paid in, the Company has not commenced doing business."

Beverly, Beverly. The *Bank Stock* owned, is as follows:—Beverly, 5 shares, $312,50; Naumkeag, 23 shares, 2,300; Merchants', Salem, 40 shares, 2,000; Mercantile, Salem, 26 shares, 2,600; Commercial, Salem, 5 shares, 333,33; Grand, 10 shares, 1,000; Village, 20 shares, 2,000; Andover, 10 shares, 1,000; Webster, 10 shares, 1,000. The *Railroad Stock* is owned, as follows:—Boston and Worcester, 20 shares, $2,000; Fitchburg, 10 shares, 1,000. The amount borrowed, is $3,988.49, mortgage notes for security.

Lynn Mechanics' Fire and Marine, Lynn. The *Bank Stock* owned, is as follows:—Lynn Mechanics', 200 shares, $16,000; Laighton, 30 shares, 3,000; City, Lynn, 30, shares, 3,000; Shoe and Leather Dealers', 128 shares, 12,800; Exchange, Boston, 20 shares, 2,000. The *Railroad Stock* owned, is as follows:—Eastern, 61 shares, $3,050.

Marblehead Marine, Marblehead. "This Company have not issued any policies for several years past, and all former policies have expired. A special meeting of the Stockholders was held on the fifth day of November last, when it was voted to close the concerns of said Company. The stocks owned by the Company are advertised to be sold."

Essex, Salem. The *Bank Stock* owned, is as follows:—Naumkeag, 185 shares, $18,500; Commercial, 142 shares, 9,466.67; Exchange, Salem, 144 shares, 9,600; Mercantile, Salem, 22 shares, 1,981.25; Asiatic, 153 shares, 4,590; Salem, 9 shares, 810; Merchants', Boston, 100 shares, 10,000; North, 75 shares, 7,500; Shawmut, 30 shares, 3,000. The *Railroad Stock* owned, is, Boston and Worcester, 10 shares, $1,000. The *State Stock* is, 1 certificate Massachusetts 5 per cent., due 1857, $5,000; 17 do. Massachusetts, due 1871, 16,320.

Oriental, Salem. The *Bank Stock* owned, is as follows:—Asiatic, 2,497 shares, $73,710; Exchange, Salem, 98 shares, 6,533.33; Salem, 20 shares, 2,000; Naumkeag, 250 shares, 25,000; Merchants', Salem, 4 shares, 200; Mercantile, Salem, 43 shares, 4,300; Mechanics', Lynn, 106 shares, 6,360; Village, 100 shares, 10,000; Granite, 144, shares, 14,400. *Massachusetts State Stock*, $46,920. Loan to County of Essex, $3,000.

Gloucester Marine, Gloucester. The *Bank Stock* owned, is as follows:—Gloucester, 27 shares, $2,808; Tremont, 37 shares, 3,829; Atlas, 32 shares, 3,048.50; Granite, 12 shares, 1,269. The *Railroad Stock* owned, is as follows:—Eastern, 97 shares, $10,572; Western, 40 shares, 4,021.16; Boston and Providence, 10 shares, 965. Eastern Railroad Bonds, $2,000. East Boston Ferry, 4 shares, $300.

Howard Fire, Lowell. The *Bank Stock* owned, is as follows:—Appleton, 132 shares, $13,200; Lowell, 15 shares, 1,500; Wamesit, 50 shares, 5,000; Bay State, 20 shares, 2,000; Pemberton, 50 shares, 5,000; Bank of North

America, 120 shares, 12,000; Bank of Commerce, 25 shares, 2,500; Granite, 60 shares, 6,000. The *Railroad Stock* owned, is as follows:— Lowell and Lawrence, 94 shares, $9,400; Stony Brook, 32 shares, 3,200.

Springfield Fire and Marine, Springfield. The *Bank Stock* owned, is as follows:—Agawam, 71 shares, $7,100; Western, 217 shares, 21,781; Springfield, 12 shares, 1,254; Pynchon, 50 shares, 5,000; Hampshire Manufacturers', 24 shares, 2,200; Hadley Falls, 67 shares, 6,700; Holyoke, 20 shares, 2,000; Eliot, 25 shares, 2,500; Bank of Commerce, 58 shares, 5,957.50; Merchants', Boston, 50 shares, 5,321.25; Atlas, 20 shares, 2,045; Howard, 82 shares, 8,139.75; Boylston, 17 shares, 1,700; Webster, 100 shares, 10,395; Elm City, New Haven, (3 inst. paid,) 50 shares, 2,000; American Exchange, New York, 50 shares, 6,003.25; Metropolitan, New York, 50 shares, 5,442.50; Continental, New Nork, 50 shares, 5,342.50; Importers' and Traders', New York, 100 shares, (1 inst. paid,) 1,000. The *Railroad Stock* owned, is as follows:—Western, 145 shares, $14,183.75; Worcester and Nashua, 53 shares, 2,875; Rome and Watertown, 50 shares, 5,000; Connecticut River, 152 shares, 8,535; 5 first Mortgage Bonds, Buffalo, Corning and New York, 7 per cent., $4,750; 1 Bond Michigan Central, 8 per cent., 1,000; 2 do. Illinois Central, 7 per cent, $500 each, 860; 1 City of Detroit Water Bond, 6 per cent., 1,000. Loans on Personal Security, include Bills Receivable.

Western Massachusetts, Pittsfield. The *Bank Stock* owned, is as follows:— Pittsfield, 171 shares, $17,100; Webster, 100 shares, 10,467.50; Adams, 70 shares, 7,000; Bank of State of New York, 40 shares, 4,345; Agricultural, 37 shares, 4,070; Hadley Falls, 10 shares, 1,000; Bank of North America, New York, 10 shares, 1,092.50; Lee, 8 shares, 900. The *Railroad Stock* owned, is as follows:—Stockbridge and Pittsfield, 203 shares, $18,270; Berkshire, 16 shares, 1,440; Western, 3 shares, 300; 2 Bonds of Rochester, Lockport and Niagara Falls Railroad, 2,000; Pittsfield Coal Gas Company, 5 shares, $500.

Bedford Commercial, New Bedford. The *Bank Stock* owned, is as follows:— Bedford Commercial, 1,042 shares, $104,200; Suffolk, 36 shares, 3,600; Merchants', New Bedford, 80 shares, 8,000; Marine, 100 shares, 10,000; Fall River, 193 shares, 16,887.50. The *Railroad Stock* owned, is New Bedford and Taunton, 93 shares, $9,300. The amount borrowed is $1,150.77, "on personal security."

Pacific, New Bedford. The *Bank Stock* owned, is as follows:—Bedford Commercial, 94 shares, $9,400; Merchants', New Bedford, 199 shares, 19,900; Mechanics', New Bedford, 117 shares, 11,700; Marine, 295 shares, 29,500; Fairhaven, 54 shares, 5,400; Fall River, 5 shares, 500. "This Company is closing its business, and has taken no risks since February, 1853."

Whaling, New Bedford. "The Whaling Insurance Company ceased to take risks on and after July 22, 1851. It has now no outstanding risks, and all its business is in course of liquidation, and nearly completed. Its Capital Stock of one hundred thousand dollars has been divided."

Old Colony, Plymouth. The *Bank Stock* owned, is as follows:—Old Colony, 32 shares, $3,200; Plymouth, 32 shares, 3,200; Market, 20 shares, 1,400; Merchants', 33 shares, 3,300; New England, 15 shares, 1,500; Union, 15 shares, 1,500; Railroad, 40 shares, 3,000; Massachusetts, 10 shares, 2,400; Boston, 20 shares, 1,000; Exchange, 10 shares, 1,000; Tremont, 12 shares, 1,200; Wareham, 35 shares, 2,975. The *Railroad Stock* owned, is as follows:—Old Colony and Fall River, 62 shares, $3,793.63; Boston and Providence, 20 shares, 2,000. Amount of premium notes on risks terminated, etc. "These items include additional premiums and premiums where notes were not taken, less all return premiums and expenses."

Union, Provincetown. The *Bank Stock* owned, is as follows:—Freemans', 150 shares, $15,000; Provincetown, 100 shares, 10,000. The amount borrowed is on Secretary's endorsed Note.

Commercial, Nantucket. The *Bank Stock* owned, is Pacific, 278 shares, $36,140. The amount borrowed is on Bank Stock.

INSURANCE COMPANIES,

MUTUAL MARINE AND MUTUAL FIRE AND MARINE.

	BOSTON.				
	Alliance.	China Mutual.	Commercial Mutual Marine.	Equitable Safety.	New England Mutual Marine.
Amount of Assets,	$465,926 47	$730,714 89	$496,409 16	$827,590 62	$1,065,798 87
Cash,	3,978 80	66,463 99	3,781 05	6,291 07	29,789 95
Premium Notes on Risks terminated,	70,581 69	22,584 46	16,939 30	78,872 03	220,985 14
Premium Notes on Risks not terminated,	152,264 99	65,571 23	87,998 19	265,473 19	441,970 29
Other Notes, how secured, and for what given,	91,943 74	516,658 71	308,005 42	212,650 00	131,214 90
Debts due to the Company, and how originated, other than those above stated,	9,730 84	- -	- -	- -	- -
All other Property, specifying amount and value of each kind of Property and Stocks,	137,426 41	59,436 50	79,685 20	264,304 33	1,065,798 87
Losses paid during the year ending December 1, on Marine Risks,	466,196 54	390,179 42	142,411 26	330,758 98	749,529 39
Return Premiums paid or credited during the same time on Marine Risks,	32,517 91	47,637 18	29,468 85	38,494 32	46,798 81
Losses paid on Fire Risks during the same time,	10,510 69	- -	- -	19,078 04	54,563 59
Amount of Losses ascertained and unpaid on Marine Risks,	14,677 00	- -	16,515 23	4,444 36	40,000 00
Amount of Losses ascertained and unpaid on Fire Risks,	- -	- -	- -	- -	- -
Estimated Amount of Losses on Claims unliquidated on Marine Risks,	37,700 00	46,000 00	20,000 00	42,300 00	91,423 00
Estimated Amount of Losses on Claims unliquidated on Fire Risks,	- -	- -	- -	- -	- -
Amount of Expenses paid,	9,187 28	18,297 98	6,785 00	13,194 74	17,368 00
Amount insured during the year on Marine Risks,	14,687,178 00	23,176,311 00	7,602,066 00	15,025,770 00	24,924,288 00

Amount of Premium on Marine Risks,	391,820 81	557,575 24	264,139 89	475,094 96	832,074 35
Amount Insured during the year on Fire Risks,	3,801,325 00	- -	- -	5,106,055 00	9,227,071 00
Amount of Premium on Fire Risks,	7,576 19	- -	- -	14,059 30	39,546 76
Amount of Marine Risks terminated,	16,611,880 00	22,683,588 00	7,293,570 00	14,441,453 00	27,042,636 00
Amount of Premium on Marine Risks terminated,	391,580 27	542,422 01	217,304 99	463,399 07	816,603 98
Amount of Fire Risks terminated,	5,880,570 00	- -	- -	5,357,620 00	11,482,911 00
Amount of Premium on Fire Risks terminated,	12,892 82	- -	- -	14,689 99	48,441 09
Amount of undetermined Marine Risks,	6,609,880 00	9,318,244 00	2,492,321 00	11,323,755 00	14,824,315 00
Amount of Premium on undetermined Marine Risks,	273,396 79	327,479 77	101,935 33	331,432 80	501,998 23
Amount of undetermined Fire Risks,	1,440,625 00	- -	- -	2,388,768 00	1,465,284 00
Amount of Premium on undetermined Fire Risks,	4,794 89	- -	- -	6,946 72	28,647 84
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	5,019 97	14,250 00	200,185 00	54,918 83	240,649 16
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest paid,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	- -	- -	- -	- -	- -
Amount of Premium included in the assets which the assured have the right to have indorsed on Notes making part of the assets above mentioned,	- -	- -	- -	- -	- -
Amount of delinquent Notes included in the assets above,	3,207 50	9,927 96	- -	7,079 57	30,000 00
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	142,847 89	- -	- -	160,601 97	274,339 78

	BOSTON.		GLOUCESTER.	NEWBURYPORT.	NEW BEDFORD.
	Tremont Mutual.	Triton.	Gloucester Mutual Fishing.	Union Mutual Marine.	Commercial Mutual Marine.
Amount of Assets, ...	$378,020 42	$237,579 53	$130,267 42	$79,049 10	$568,619 96
Cash, ...	10,716 71	26,889 35	- -	1,278 47	2,066 08
Premium Notes on Risks terminated, . .	65,875 00	6,509 24	27,388 58	8.031 61	16,989 39
Premium Notes on Risks not terminated, .	85,313 10	13,018 48	278 84	4,445 00	266,233 04
Other Notes, how secured, and for what given, ...	211,786 11	168,336 00	102,600 00	53,900 00	283,331 45
Debts due to the Company, and how originated, other than those above stated, .	- -	- -	- -	431 90	- -
All other Property, specifying amount and value of each kind of Property and Stocks,	4,329 50	13,263 60	200 00	10,962 12	- -
Losses paid during the year ending December 1, on Marine Risks, ...	440,439 89	369,633 62	7,000 00	430 00	122,536 19
Return Premiums paid or credited during the same time on Marine Risks, . . .	33,700 77	33,715 24	- -	- -	5,338 00
Losses paid on Fire Risks during the same time, ...	55,418 90	5,533 05	- -	- -	- -
Amount of Losses ascertained and unpaid on Marine Risks, ...	- -	27,832 43	- -	- -	5,112 41
Amount of Losses ascertained and unpaid on Fire Risks, ...	- -	- -	- -	- -	- -
Estimated amount of Losses on Claims unliquidated on Marine Risks, ...	98,175 27	34,600 00	400 00	700 00	56,426 00
Estimated amount of Losses on Claims unliquidated on Fire Risks, . . .	3,042 57	- -	- -	- -	- -
Amount of expenses paid, ...	21,024 01	7,999 06	- -	281 01	2,910 05
Amount insured during the year on Marine Risks, ...	12,685,398 00	12,385,316 00	503,618 00	412,736 00	2,434,576 00

Amount of Premium on Marine Risks,	374,187 41	264,253 63	27,667 42	12,964 68	121,430 78
Amount Insured during the year on Fire Risks,	2,366,638 00	2,638,930 00	- -	34,000 00	- -
Amount of Premium on Fire Risks,	5,836 27	5,772 80	- -	131 75	- -
Amount of Marine Risks terminated,	13,946,151 00	15,596,019 00	496,806 00	315,792 00	1,881,373 00
Amount of Premium on Marine Risks terminated,	386,360 60	363,356 97	27,388 58	8,285 97	73,050 07
Amount of Fire Risks terminated,	4,793,866 00	5,098,852 00	- -	26,000 00	- -
Amount of Premium on Fire Risks terminated,	13,564 51	11,365 61	- -	85 75	- -
Amount of undetermined Marine Risks,	4,825,504 00	7,271,825 00	6,812 00	96,944 00	3,688,464 50
Amount of Premium on undetermined Marine Risks,	247,039 89	180,798 71	278 84	4,678 71	266,233 04
Amount of undetermined Fire Risks,	468,866 00	3,591,900 00	- -	8,000 00	- -
Amount of Premium on undetermined Fire Risks,	2,658 18	3,980 17	- -	45 00	- -
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	17,000 00	35,000 00	- -	- -	63,540 42
Highest Rate of Interest received,	6 per cent.	6 per cent.	- -	6 per cent.	6 per cent.
Highest Rate of Interest paid,	6 per cent.	6 per cent.	- -	6 per cent.	6 per cent.
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	- -	9,485 15	- -	- -	- -
Amount of Premium included in the assets which the assured have the right to have indorsed on Notes, making part of the assets above mentioned,	- -	- -	- -	- -	70,100 78
Amount of delinquent Notes included in the assets above,	6,975 00	- -	- -	- -	- -
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years.	- -	42,602 00	- -	10,523 00	- -

	NEW BEDFORD.		COHASSET.	PROVINCETOWN.	
	Mutual Marine.	Union Mutual Marine.	Hingham and Cohasset Mutual Fishing.	Equitable Marine.	Atlantic Mutual Fire and Marine.
Amount of Assets,	$613,826 80	$626,976 36	20,325 43	70,583 31	86,700 63
Cash,	4,343 43	4,574 80	- -	- -	1,257 49
Premium Notes on Risks terminated,	42,500 77	42,829 69	3,325 43	8,738 19	5,810 03
Premium Notes on Risks not terminated,	293,442 26	324,934 69	- -	8,321 32	10,733 11
Other Notes, how secured, and for what given,	195,240 34	252,987 18	17,000 00	32,666 00	68,900 00
Debts due to the Company, and how originated, other than those above stated,	- -	- -	- -	- -	- -
All other Property, specifying amount and value of each kind of Property, and Stocks,	78,300 00	1,650 00	- -	19,620 00	- -
Losses paid during the year ending December 1, on Marine Risks,	121,247 48	106,995 94	- -	16,383 63	- -
Return Premiums paid or credited during the same time on Marine Risks,	13,788 13	10,520 80	3,093 05	200 76	148 98
Losses paid on Fire Risks during the same time,	- -	- -	- -	- -	- -
Amount of Losses ascertained and unpaid on Marine Risks,	3,627 91	2,567 79	- -	- -	- -
Amount of Losses ascertained and unpaid on Fire Risks,	- -	- -	- -	- -	- -
Estimated Amount of Losses on Claims unliquidated, on Marine Risks,	47,125 00	57,000 00	150 00	- -	3,000 00
Estimated Amount of Losses on Claims unliquidated, on Fire Risks,	- -	- -	- -	- -	- -
Amount of Expenses paid,	3,154 97	3,037 79	96 00	1,337 44	- -
Amount insured during the year on Marine Risks,	2,630,210 00	2,791,165 00	89,437 50	418,042 00	425,083 00

Amount of Premium on Marine Risks,	151,952 33	148,315 20	3,325 43	16,919 00	17,949 61
Amount Insured during the year on Fire Risks,	- -	- -	- -	- -	- -
Amount of Premium on Fire Risks,	- -	- -	- -	- -	- -
Amount of Marine Risks terminated,	2,406,269 00	2,502,715 00	89,437 50	469,526 00	238,643 00
Amount of Premium on Marine Risks terminated,	154,958 75	133,796 68	3,325 43	17,428 32	7,216 50
Amount of Fire Risks terminated,	- -	- -	- -	- -	- -
Amount of Premium on Fire Risks terminated,	- -	- -	- -	- -	- -
Amount of undetermined Marine Risks,	4,096,199 00	4,642,161 00	- -	- -	186,440 00
Amount of Premium on undetermined Marine Risks,	293,442 00	324,934 69	- -	- -	10,733 11
Amount of undetermined Fire Risks,	- -	- -	- -	- -	- -
Amount of Premium on undetermined Fire Risks,	- -	- -	- -	- -	- -
Amount of Debts owed by the Company other than those for losses above mentioned; state for what, and how secured,	- -	53,071 81	36 38	- -	- -
Highest Rate of Interest received,	6 per cent.	6 per cent.	- -	6 per cent.	- -
Highest Rate of Interest paid,	6 per cent.	6 per cent.	- -	6 per cent.	- -
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money,	- -	198,513 29	- -	- -	- -
Amount of Premium included in the assets which the assured have the right to have indorsed on Notes making part of the assets above mentioned,	- -	51,486 71	- -	- -	- -
Amount of delinquent Notes included in the assets above,	2,859 95	- -	- -	- -	- -
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	61,090 00	- -	6,037 61	22,000 00	- -

AGGREGATE.

Amount of Assets, ...	$6,398,388 97
Cash, ...	161,431 19
Premium Notes on Risks terminated, . . .	637,960 55
Premium Notes on Risks not terminated, . .	2,019,997 73
Other Notes, how secured, and for what given, . .	2,647,219 85
Debts due to the Company, and how originated, other than those above stated, ...	10,162 74
All other Property, specifying amount and value of each kind of Property and Stocks, ...	1,734,976 53
Losses paid during the year ending December 1, on Marine Risks, ...	3,263,742 34
Return Premiums paid or credited during the same time on Marine Risks, ...	295,422 80
Losses paid on Fire Risks during the same time, .	145,104 27
Amount of Losses ascertained and unpaid on Marine Risks, ...	114,777 13
Amount of Losses ascertained and unpaid on Fire Risks,	
Estimated Amount of Losses on Claims unliquidated on Marine Risks, ...	534,999 27
Estimated Amount of Losses on Claims unliquidated on Fire Risks, ...	3,042 57
Amount of Expenses paid, ...	104,673 33
Amount insured during the year on Marine Risks, .	120,191,194 50
Amount of Premiums on Marine Risks, . .	3,659,670 74
Amount insured during the year on Fire Risks, . .	23,174,019 00
Amount of Premiums on Fire Risks, . . .	72,923 07
Amount of Marine Risks terminated, . . .	126,015,858 50
Amount of Premium on Marine Risks terminated, .	3,606,478 19
Amount of Fire Risks terminated, . . .	32,639,819 00
Amount of Premium on Fire Risks terminated, . .	101,039 77
Amount of undetermined Marine Risks, . .	69,382,864 50
Amount of Premium on undetermined Marine Risks, .	2,864,381 91
Amount of undetermined Fire Risks, . . .	9,363,443 00
Amount of Premium on undetermined Fire Risks, .	47,072 80
Amount of Debts owed by the Company, other than those for losses above mentioned; state for what, and how secured, ...	683,671 57
Highest Rate of Interest received, . . .	6 per cent.
Highest Rate of Interest paid, ...	6 per cent.
Amount of Liability of parties insured, to assessment over and above the amount paid for premium and deposit money, ...	207,998 44
Amount of Premium included in the assets, which the assured have the right to have indorsed on Notes, making part of the assets above mentioned, . .	121,587 49
Amount of delinquent Notes included in the assets above,	60,049 98
Amount of Dividends made during the last five years, or since incorporated, if incorporated less than five years,	720,042 25

REMARKS.

Alliance, Boston. "Other Notes." Notes received under the Act of May 24, 1851, in advance for premiums, $91,200; a note for settlement of premium notes, 743,74. Advances made on account of unsettled losses, $6,871.19; claim for a loss under a policy of reinsurance by another company, 2,353.90; fire premiums unpaid, 505.75. "All other property." Amount of subscription, under the Act of May 24, 1851, not yet called in, $91,200; 100 shares Tremont Bank, 10,784.50; 60 shares Columbian, 5,849.18; 50 shares Boston and Providence Railroad, 4,500; 50 shares Eastern, 5,012.50; 50 shares Fitchburg, 5,526.50; 50 shares Boston and Worcester, 5,195.25; 60 shares Vermont and Canada, 6,345; 2 shares East Boston Ferry Company, 200; 20 shares Relief Steamboat Company, 2,000; Insurance scrip, 813,48. "Amount of Debts." Money borrowed on the company's note, without security, $3,000; company's notes for premiums for policies of reinsurance, 2,019.97.

China Mutual, Boston. "Other Notes." Stock notes given for subscription $505,866.66; notes secured by collateral, for loans, 10,792.05; cash in Boston, 10,936.51; in hands of Russell & Co., agents, China, 31,730.90; in hands of Baring Brothers & Co., agents, London, 23,796.58. "All other Property." 200 shares Columbian Bank, $20,000; 200 shares Washington, 20,000; 100 shares Tremont, 10,000; 50 shares Western Railroad, 4,737.50; 50 shares Boston and Worcester, 4,699. "Amount of Debts." Notes given for nominal premium, under reinsurance policies by vessel or vessels, not yet filled, $14,250.

Commercial Mutual Marine, Boston. "Other Notes." Subscription Notes and amounts subscribed, for which notes have not been received, $308,005.42. "All other Property." 250 shares Maverick Bank, $25,000; 540 shares Grocers', 54,000; Insurance scrip, 685.20. "Amount of Debts." Company's Notes for Loans in payment of Losses, $132,835; do. do. on Stock, 67,350.

Equitable Safety, Boston. "Other Notes." 15 Notes, secured by mortgages on real estate, $69,500; 4 Notes secured by collateral, 22,400; subscription Notes for Safety Fund, not called in, 120,750. "All other Property." Due from other Insurance Companies, $4,384; 400 shares Merchants' Bank, $40,000; 300 shares North, 30,000; 250 shares Traders, 25,000; 200 shares Tremont, 20,000; 100 shares Eagle, 10,000; 120 shares Granite, 12,000; 100 shares Atlas, 10,000; 100 shares Boylston, 10,000 ; 100 shares Howard, 10,000; 100 shares Western Railroad, 10,000 ; 100 shares Eastern, 9,831.75; 100 shares Boston and Worcester, 10,491.50; 100 shares Boston and Providence, 8,987 ; 50 shares Vermont and Canada, 5,200; 26 shares Pittsfield and North Adams, 2,600; 10 Bonds, Rutland and Burlington, $1,000 each, $9,904.17 ; 1 do Cape Cod Branch, 5,000; 6 do Cheshire, 4,000; 2 do Eastern, 1,600; 30 shares Relief Steamboat Company, 3,000 ; 4 shares East Boston Ferry Stock, 300; Insurance Scrip, 21,978.03; Fire Policies not delivered, 27.88. "Amount of Debts." Interest Dividends unpaid, due to holders of Scrip, $1,185.83; Due to Bank, for Loan (Bank Stock as collateral,) 18,000 ; do. to Bank for Loan, (Notes as collateral) 30,000 ; do to Insurance Companies, for reinsurance, 5,733.

New England Mutual Marine, Boston. "Other Notes." $131,214.90, (How secured, and for what given, not stated in the return.) "All other property." Bonds and Mortgages of Real Estate (City of Boston,) $5,000 ; Fire Policies unpaid, 2,959.76; 100 shares Bank of North America, $9,882.50; 107 shares Bank of Commerce, 10,700; 111 shares Merchants, Boston, 11,413; 6 shares Tremont, 344.50; 165 Granite, 14,301.50 ; 89 shares North, 8,331.75 ; 102 shares Shawmut, 9,947.25 ; 40 shares Atlas, 3,715 ; 100 shares Traders', 9,685 ; 50 shares Eagle, 5,108; 60 shares Grocers', 5,962.50 ; 34 shares State, 2,065.50; 46 shares Exchange, Boston, 4,679.58; 20 shares City, Boston, 1,610; 19 shares Washington, 1,890.50; 5 shares Atlantic, 477.50 ; 50 shares Faneuil Hall, 5,000 : 150 shares Maverick, 15,000; 25 shares Lancaster, 2,374 ; 20 shares Richmond, (Maine,) 2,000; 100 shares Western Railroad, 10,191.76 ; 380 shares Boston and Maine, 38,235.49 ; 63 shares Eastern, 6,463.50 ; 5 shares Cheshire, 500; 100 shares Manchester and Lawrence, 10,000; Northern Railroad Bonds, 15,500; Boston, Concord and Montreal do., 20,000 ; Cape Cod Branch, do., 3,500 ; Michigan Central do., 5,000. "Amount of Debts." Company's Notes, with collateral, $240,649.16.

Tremont Mutual, Boston. "Other Notes." Subscribers' Notes, $207,194.39 ; Miscellaneous notes for renewals of premium notes, 1,444.06; due bills for cash advanced on account of losses, 3,147.66. "All other Property." 9 shares Providence Railroad, $792 ; 10 shares Western Railroad, 1,037.50; 25 shares Relief Steamboat Company, 2,500. "Amount of Debts." Bill payable, secured by subscription notes as collateral, $17,000.

Triton, Boston. "Other Notes." Subscription Notes in advance of Premiums, $168,336. "All other Property." Pacific Mail Steamship Company, $708,60 ; reinsurances due office on losses not yet adjusted, about 12,555. "Amount of Debts." Notes discounted, and for reinsurances, about $35,000.

Gloucester Mutual Fishing. "Other Notes." Stock Notes of $200 on each share of stock of, $1,000, amounting to $102,600. "All other property." Office furniture, $75; screws, blocks, etc., 125. The business is closed annually, and all the earnings, more than the losses and expenses, are returned to the insured. No dividends are made."

Massachusetts Fire and Marine, Ipswich. This company has closed its business, and all policies issued have been cancelled.

Union Mutual Marine. Newburyport. "Other Notes." Stock Notes of subscribers, payable on demand, $53,900. "Debts due to the Company and how originated." On demand for premiums, $431.90. "All other property." 32 shares Merchants' Bank, Newburyport, $1,169.12; 20 shares Eliot, 2,040; 20 shares Bank of Commerce, 2,075; 20 shares Howard, 1,990; 10 shares Western Railroad, 1,082.50; 10 shares Worcester, 995; 11 shares Concord, 610.50; deposit in Savings Bank, Newburyport, 1,000.

Commercial Mutual Marine, New Bedford. "Other Notes." Bills receivable, or sundry promissory notes from individuals, without other security, $3,331.45; subscription notes for premiums in advance, 280,000. "Amount of Debts." Money borrowed, secured by promissory notes of the company, $63,540.42.

Mutual Marine, New Bedford. "Other Notes." Notes discounted, or taken in exchange for premium notes, $3,988.05; subscriptions for premiums in advance, 191,252.29. "All other Property." 104 shares Mechanics' Bank; 214 shares Marine; 220 shares Commercial; 230 shares Merchants', $76,800; office and furniture, $1,500.

Union Mutual Marine, New Bedford. "Other Notes." Subscriptions for premiums in advance, $250,000; notes, for premium notes given up on settlement, 2,987.18. "All other Property." Building and furniture, $1,650. "Amount of Debts." The Company's notes on demand, without security, to pay marine losses, $53,071.81.

Hingham and Cohasset Mutual Fishing, Cohasset. "Other Notes." Individual stock notes, $200 for each $1,000 of stock, $17,000. "Amount of Debts." Notes for reinsurance, $36.38. Dividend for three years, $6,037.61. "This Company closes its business annually, the last of December, and each stockholder is entitled to his proportion of the earnings."

Equitable Marine, Provincetown. "Other Notes." Notes secured by mortgage on real estate, $23,858; notes with sureties holding real estate, $8,808. "All other Property." 120 shares Freeman's Bank, $13,440; 60 shares Provincetown, 6,180.

Atlantic Mutual Fire and Marine, Provincetown. "Other Notes." Subscriptions for which notes have not yet been called for, $68,900.

MUTUAL FIRE
INSURANCE COMPANIES.

	BOSTON.				
	Appleton Mutual Fire. Commenced May 20, 1853.	Boston Manufacturers' Mutual Fire. Commenced Sept. 14, 1850.	Boston Mutual Fire. Commenced April 1, 1854.	Eagle Mutual Fire. Commenced June 29, 1853.	Massachusetts Mutual Fire. Commenced March 21, 1798.
Amount Insured by existing Policies,	$691,839 00	$7,154,151 00	$522,339 00	$1,008,081 00	$14,100,710 00
Amount of Premiums and Deposits received on same,	20,354 29	419,823 24	21,646 78	22,914 72	229,288 39
Portion of Premiums and Deposits received in Money,	11,026 05	69,970 54	7,215 60	11,578 76	229,288 39
Portion of Premiums and Deposits received in Notes,	9,328 24	349,852 70	14,431 18	11,335 96	- -
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,	6,713 67	63,053 84	2,196 03	4,665 36	237,027 83
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	5,133 58	79,871 19	2,598 17	4,509 29	65,830 96
Amount Assessed on Notes for the same period,	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes,	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	78,574 74	- -	43,293 56	34,736 28	458,576 78
Amount of Assessments uncollected,	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during the same period,	2,688 72	106,528 68	- -	508 38	147,306 12
Amount of Policies terminated the past year,	720,100 64	6,732,126 00	194,288 00	735,231 00	1,824,210 00

Amount of Policies issued the past year,	484,620 00	7,590,251 00	505,615 00	961,644 00	2,031,210 00
Amount of Premiums and Deposits received for said Policies,	14,522 64	432,698 64	17,922 02	18,290 91	34,594 10
Amount of Losses paid the past year,	1,418 41	38,260 93	2,598 17	3,819 67	4,749 41
Amount of Losses ascertained and unpaid,	835 98	– –	450 00	600 00	23 00
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the Amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	863 63	47,691 22	– –	508 38	29,490 29
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	3,734 13	10,882 36	– –	– –	– –
Highest Rate of Interest paid,	6 per cent.	– –	– –	– –	– –
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate,	146,061 00	See Remarks.	250,610 00	562,142 00	14,100,710 00
Amount Insured on Personal Property,	338,559 00		271,729 00	445,939 00	– –
Amount Insured on First Class,	– –			" Not Classified."	– –
Amount Insured on Second Class,	– –		– –	– –	– –
Amount Insured on Third Class,	– –	"All First Class, and good property."	– –	– –	– –
Amount Insured on Fourth Class,	– –		– –	– –	– –
Premiums and Deposits received in First Class,	" Not Classified."	– –	" Not Classified."	' No Classification.'	' No such Classes.'
Premiums and Deposits in Second Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	– –	– –	– –
Losses in Second Class,	– –	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –
Amount of Expenses of the Co. for the year,	5,358 08	6,525 85	2,206 85	3,800 57	6,609 24
Amount charged for Proposals, Policies, Assignments, and other papers,	– –	– –	112 09	47 87	– –

	BOSTON.				
	Mechanics' Mutual Fire. Commenced Sept. 1, 1836.	People's Mutual Fire. Commenced April 1, 1847.	Shawmut Mutual Fire. Commenced January, 1854.	State Mutual Fire. Commenced May 1, 1843.	Traders' Mutual Fire. Commenced June 12, 1854.
Amount Insured by existing Policies,	$16,155,270 00	See Remarks.	$196,813 00	$3,282,276 00	$143,251 00
Amount of Premiums and Deposits received on same,	401,599 04		5,363 46	100,449 59	4,421 22
Portion of Premiums and Deposits received in Money,	202,755 91		2,678 23	52,770 88	1,473 74
Portion of Premiums and Deposits received in Notes,	198,843 13		2,685 23	47,678 71	2,947 48
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,	192,540 01		869 56	48,233 94	226 49
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	115,572 82		500 00	58,567 06	- -
Amount Assessed on Notes for the same period,	- -		- -	26,027 38	- -
Amount Assessed beyond the Amount of Notes,	- -		- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	803,198 08		5,363 46	200,899 18	4,421 22
Amount of Assessments uncollected,	- -		- -	7,248 95	- -
Amount of Dividends paid to Policy-holders during same period,	234,328 58		29 54	75,920 10	7,945 19
Amount of Policies terminated the past year,	2,751,870 00		121,376 00	1,367,385 00	989,980 00

Amount of Policies issued the past year, .	3,429,710 00	See Remarks.	162,039 00	1,258,890 00	74,370 00
Amount of Premiums and Deposits received for said Policies, ...	79,814 69		4,105 26	27,903 71	2,946 75
Amount of Losses paid the past year, .	14,431 35		500 00	13,172 20	- -
Amount of Losses ascertained and unpaid, .	1,411 80		585 00	- -	- -
Amount of Assessments on Notes the past year, ...	- -		- -	- -	- -
Amount of Assessments the past year beyond the amount of Notes, . . .	- -		- -	- -	- -
Amount of Dividends paid to Policy-holders the past year, ...	41,539 62		2 45	17,299 49	7,945 19
Amount of Debts owed by the Company for Money Borrowed, or otherwise, . .	- -		394 31	2,000 00	400 00
Highest Rate of Interest paid, . .	6 per cent.		6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest received, . .	6 per cent.		6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate, . .	15,799,035 00		114,309 00	2,908,996 00	64,970 00
Amount Insured on Personal Property, .	356,235 00		82,509 00	373,280 00	78,281 00
Amount Insured on First Class, . .	- -		- -	- -	143,251 00
Amount Insured on Second Class, . .	- -		"Not Classified."	"Not Classified."	"Not Classified."
Amount Insured on Third Class, . .	- -		- -	- -	- -
Amount Insured on Fourth Class, . .	- -		- -	- -	- -
Premiums and Deposits received in First Class, ...	"Risks not Classified."		- -	- -	4,421 22
Premiums and Deposits in Second Class, .	- -		- -	- -	"Not Classified."
Premiums and Deposits in Third Class, .	- -		- -	- -	- -
Premiums and Deposits in Fourth Class, .	- -		- -	- -	- -
Losses in First Class, . . .	- -		- -	- -	- -
Losses in Second Class, . . .	- -		- -	- -	- -
Losses in Third Class, . . .	- -		- -	- -	- -
Losses in Fourth Class,	- -		- -	- -	- -
Amount of Expenses of the Co. for the year,	8,564 99		1,297 69	6,760 11	1,045 55
Amount charged for Proposals, Policies, Assignments, and other papers, . .	- -		- -	- -	- -

	BOSTON.	CHELSEA.	ANDOVER.	SOUTH DANVERS.	GEORGETOWN.
	Union Mutual Fire. Commenced May 1, 1843.	Chelsea Mutual Fire. Commenced May 21, 1847.	Merrimack Mut'l Fire. Commenced April 21, 1828.	Danvers Mutual Fire Commenced August 1, 1829.	Farmers' Mutual Fire. Commenced Sept. 24. 1844.
Amount Insured by existing Policies, .	$5,855,755 00	$1,088,248 00	$2,019,861 00	$762,760 00	$3,076,916 66
Amount of Premiums and Deposits received on same, ...	155,412 81	33,379 33	88,807 62	42,538 77	159,599 74
Portion of Premiums and Deposits received in Money, ...	81,439 97	12,924 35	14,801 27	14,179 59	13,021 81
Portion of Premiums and Deposits received in Notes, ...	73,972 84	20,454 98	74,006 35	28,359 18	146,577 93
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . .	57,701 25	8,452 53	3,635 63	15,337 88	- -
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . .	42,834 81	32,095 03	13,974 23	1,891 38	9,858 80
Amount Assessed on Notes for the same period, ...	- -	4,549 21	7,000 00	- -	7,964 63
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	310,825 62	68,197 32	177,615 24	- -	- -
Amount of Assessments uncollected, .	- -	1,438 78	- -	- -	1,700 50
Amount of Dividends paid to Policy-holders during the same period, . . .	60,022 68	2,297 24	- -	6,411 25	- -
Amount of Policies terminated the past year, ...	890,056 00	651,075 00	340,315 00	97,275 00	378,879 00

Amount of Policies issued the past year,	1,347,640 00	684,555 00	434,800 00	126,170 00	378,441 00
Amount of Premiums and Deposits received for said Policies,	31,607 25	13,382 00	17,837 52	7,234 05	8,962 92
Amount of Losses paid the past year,	9,106 28	3,989 90	1,065 00	- -	1,399 86
Amount of Losses ascertained and unpaid,	11 00	483 91	- -	- -	783 87
Amount of Assessments on Notes the past year,	- -	- -	- -	- -	958 75
Amount of Assessments the past year beyond the amount of Notes,	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders the past year,	10,387 27	235 49	- -	1,268 64	- -
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	- -	3,800 00	- -	- -	3,000 00
Highest Rate of Interest paid,	6 per cent.	6 per cent.	- -	- -	6 per cent.
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	8 per cent.	- -
Amount Insured on Real Estate,	5,384,575 00	See Remarks.	1,906,785 00	762,760 00	- -
Amount Insured on Personal Property,	471,180 00	- -	113,076 00	- -	- -
Amount Insured on First Class,	"Risks not Classified."	516,956 00	- -	"Not Classified."	378,441 00
Amount Insured on Second Class,		571,292 00	- -	- -	- -
Amount Insured on Third Class,	- -	- -	- -	- -	- -
Amount Insured on Fourth Class,	- -	- -	- -	- -	- -
Premiums and Deposits received in First Class,	- -	5,145 00	- -	- -	8,962 92
Premiums and Deposits in Second Class,	- -	8,237 00	- -	- -	- -
Premiums and Deposits in Third Class,	- -	- -	- -	- -	- -
Premiums and Deposits in Fourth Class,	- -	- -	- -	- -	- -
Losses in First Class,	- -	2,387 15	- -	- -	1,204 36
Losses in Second Class,	- -	1,402 75	- -	- -	- -
Losses in Third Class,	- -	- -	- -	- -	- -
Losses in Fourth Class,	- -	- -	- -	- -	- -
Amount of Expenses of the Co. for the year,	6,111 21	3,181 60	1,066 36	350 00	1,693 88
Amount charged for Proposals, Policies, Assignments, and other papers,	- -	- -	- -	115 00	471 00

	GLOUCESTER.	GROVELAND.	HAVERHILL.		LAWRENCE.
	Annisquam Mutual Fire. Commenced Dec. 28. 1847.	Groveland Mut'l Fire. Commenced March 8, 1828.	Haverhill Mut'l Fire. Commenced Dec. 25, 1841.	Pentucket Mut'l Fire. Commenced April 16, 1853.	Fayette Mutual Fire. Commenced Aug. 8, 1855.
Amount Insured by existing Policies, .	$107,335 00	$492,466 00	$4,203,598 00	$402,547 00	$104,600 00
Amount of Premiums and Deposits received on same, ...	7,119 41	15,372 97	570,674 14	17,789 97	2,777 07
Portion of Premiums and Deposits received in Money, ...	207 36	- -	58,097 31	5,594 47	925 69
Portion of Premiums and Deposits received in Notes, ...	6,912 05	- -	512,576 83	12,195 50	1,851 38
Amount of Assets other than Notes, received for Premiums and Deposits, state particularly of what they consist, . .	910 00	313 00	19,405 69	4,386 31	734 05
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . .	- -	2,110 00	78,686 64	3,238 88	- -
Amount Assessed on Notes for the same period, ...	592 75	2,651 48	30,965 68	2,128 37	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	- -	- -	1,505,150 00	34,794 87	5,554 14
Amount of Assessments uncollected, .	120 00	- -	8,123 48	744 30	- -
Amount of Dividends paid to Policy-holders during the same period, . . .	12 98	- -	1,961 86	412 22	- -
Amount of Policies terminated the past year, ...	17,890 00	34,465 00	1,601,166 00	195,331 00	4,500 00

Amount of Policies issued the past year,	33,185 00	61,164 00	2,045,698 00	346,936 00	109,100 00
Amount of Premiums and Deposits received for said Policies,	2,253 16	800 97	300,780 28	16,815 72	2,777 07
Amount of Losses paid the past year,	– –	300 00	24,143 30	1,979 64	– –
Amount of Losses ascertained and unpaid,	– –	300 00	6,500 00	50 00	– –
Amount of Assessments on Notes the past year,	120 00	– –	18,486 12	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	12 98	– –	300 01	314 97	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	– –	– –	90 00	150 00
Highest Rate of Interest paid,	– –	– –	6 per cent.	6 per cent.	– –
Highest Rate of Interest received,	6 per cent.	– –	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate,	97,880 00	449,712 00	2,756,284 00	209,929 00	52,300 00
Amount Insured on Personal Property,	9,455 00	42,754 00	1,447,314 00	192,618 00	52,300 00
Amount Insured on First Class,	– –	– –	716,193 00	153,388 00	– –
Amount Insured on Second Class,	"Not Classified."	"But one Class."	1,340,834 00	249,159 00	– –
Amount Insured on Third Class,	– –	– –	713,829 00	– –	– –
Amount Insured on Fourth Class,	– –	– –	1,432,942 00	– –	– –
Premiums and Deposits received in First Class,	– –	– –	55,289 63	3,069 28	– –
Premiums and Deposits in Second Class,	– –	– –	118,639 96	14,720 69	– –
Premiums and Deposits in Third Class,	– –	– –	87,110 92	– –	– –
Premiums and Deposits in Fourth Class,	– –	– –	309,633 63	– –	– –
Losses in First Class,	– –	– –	1,997 00	– –	– –
Losses in Second Class,	– –	– –	160 00	100 00	– –
Losses in Third Class,	– –	– –	759 25	– –	– –
Losses in Fourth Class,	– –	– –	24,305 61	– –	– –
Amount of Expenses of the Co. for the year,	15 00	100 00	2,875 40	576 53	434 49
Amount charged for Proposals, Policies, Assignments, and other papers,	25 50	70 00	5,114 15	22 50	87 00

	LYNN.		NEWBURYPORT.	SALEM.	
	Boot and Shoe Manufacturers' Mutual Fire. Commenced July 1, 1854.	Lynn Mutual Fire. Commenced August 1, 1828.	Newburyport Mutual Fire. Commenced August 1, 1829.	Essex Mutual Fire. Commenced September 5, 1829.	Hamilton Mut'l. Commenced April 1, 1852.
Amount Insured by existing Policies, .	$1,224,975 00	$1,268,980 00	$597,810 00	$812,050 00	$4,583,491 00
Amount of Premiums and Deposits received on same, ...	118,249 00	86,523 16	21,133 08	94,220 00	343,200 36
Portion of Premiums and Deposits received in Money, ...	- -	17,862 16	7,044 36	18,844 00	57,200 06
Portion of Premiums and Deposits received in Notes, ...	118,249 00	68,661 00	14,088 72	75,376 00	57,200 06
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . .	- -	16,904 61	9,429 82	19,637 01	40,057 37
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . .	127 50	4,743 17	767 67	474 90	65,892 90
Amount Assessed on Notes for the same period, ...	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	571 45	86,523 16	63,399 24	169,596 00	- -
Amount of Assessments uncollected, .	- -	- -	- -	- -	7,423 27
Amount of Dividends paid to Policy-holders during same period, . . .	- -	14,204 42	1,230 18	7,189 78	4,953 99
Amount of Policies terminated the past year, ...	161,610 00	135,490 00	51,000 00	84,750 00	2,081,845 00

Amount of Policies issued the past year,	881,785 00	166,805 00	60,150 00	115,650 00	2,051,776 00
Amount of Premiums and Deposits received for said Policies,	84,849 00	11,118 74	2,172 24	12,987 00	57,678 05
Amount of Losses paid the past year,	127 50	896 34	– –	5 00	23,433 18
Amount of Losses ascertained and unpaid,	– –	– –	– –	– –	132 50
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	2,266 92	163 97	1,529 90	485 37
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	571 45	– –	– –	– –	– –
Highest Rate of Interest paid,	6 per cent.	– –	– –	– –	6 per cent.
Highest Rate of Interest received,	– –	8 per cent.	– –	6 per cent.	6 per cent.
Amount Insured on Real Estate,	83,775 00	1,157,910 00	570,885 00	778,050 00	– –
Amount Insured on Personal Property,	1,141,200 00	111,070 00	26,925 00	34,000 00	– –
Amount Insured on First Class,	"No Class."	1,268,980 00	– –	'Risks not Class'd.'	815,929 00
Amount Insured on Second Class,	– –	– –	– –	– –	1,357,119 00
Amount Insured on Third Class,	– –	– –	– –	– –	1,557,112 00
Amount Insured on Fourth Class,	– –	– –	– –	– –	853,331 00
Premiums and Deposits received in First Class,	– –	11,118 70	– –	– –	17,987 88
Premiums and Deposits in Second Class,	– –	– –	– –	– –	39,284 37
Premiums and Deposits in Third Class,	– –	– –	– –	– –	28,733 17
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	28,394 70
Losses in First Class,	– –	896 34	– –	– –	1,395 90
Losses in Second Class,	– –	– –	– –	– –	1,278 44
Losses in Third Class,	– –	– –	– –	– –	6,241 48
Losses in Fourth Class,	– –	– –	– –	– –	7,078 32
Amount of Expenses of the Co. for the year,	107 25	517 50	– –	306 44	6,222 76
Amount charged for Proposals, Policies, Assignments, and other papers,	290 00	200 00	– –	23 25	– –

	SALEM.		SAUGUS.	WEST NEWBURY.	BRIGHTON.
	Holyoke Mutual Fire Commenced May 23, 1843.	Salem Mutual Fire. Commenced May 14, 1838.	Saugus Mutual Fire. Commenced April 1, 1852.	West Newbury Mutual Fire. Commenced 1828.	Citizens' Mutual Fire. Commenced October 5, 1846.
Amount Insured by existing Policies,	$6,199,485 73	$867,150 00	$1,540,223 00	$1,192,523 00	$3,434,822 58
Amount of Premiums and Deposits received on same,	267,253 05	58,116 64	160,047 42	48,921 71	223,281 93
Portion of Premiums and Deposits received in Money,	55,511 27	14,529 16	- -	- -	29,589 71
Portion of Premiums and Deposits received in Notes,	211,741 78	43,587 48	160,047 42	48,921 71	193,692 22
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,	64,668 27	14,579 03	- -	75 00	10,726 58
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	62,133 82	8,558 86	2,177 85	3,889 81	53,234 49
Amount Assessed on Notes for the same period,	25,906 55	- -	- -	- -	20,026 10
Amount Assessed beyond the Amount of Notes,	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	350,301 71	159,820 76	2,252 85	- -	- -
Amount of Assessments uncollected,	6,982 74	- -	- -	- -	8,892 43
Amount of Dividends paid to Policy-holders during same period,	2,854 36	20,771 27	- -	- -	4,129 43
Amount of Policies terminated the past year,	2,363,461 00	438,450 00	89,535 00	50,110 00	1,429,601 00

Amount of Policies issued the past year .	2,728,106 23	502,800 00	362,465 00	105,282 00	1,657,513 58
Amount of Premiums and Deposits received for said Policies, ...	58,755 70	34,231 60	37,065 10	4,384 00	76,496 69
Amount of Losses paid the past year, .	15,862 70	20 00	587 00	450 00	13,820 59
Amount of Losses ascertained and unpaid, .	1,000 00	– –	– –	50 00	1,125 00
Amount of Assessments on Notes the past year, ...	6,459 35	– –	– –	– –	2,950 69
Amount of Assessments the past year beyond the amount of Notes, . . .	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year, ...	1,398 44	6,479 17	– –	– –	510 59
Amount of Debts owed by the Company for Money Borrowed, or otherwise, . .	2,300 00	– –	2,252 85	450 00	1,798 00
Highest Rate of Interest paid, . .	6 per cent.	– –	6 per cent.	6 per cent.	6 per cent.
Highest Rate of Interest received, . .	– –	6 per cent.	– –	– –	6 per cent.
Amount Insured on Real Estate, . .	4,494,150 73	604,900 00	1,104,486 00	894,392 00	909,296 00
Amount Insured on Personal Property, .	1,705,335 00	262,250 00	435,737 00	298,131 00	748,217 58
Amount Insured on First Class, . .	3,172,399 50	"Risks not Classified."		"Not Classified."	431,573 00
Amount Insured on Second Class, . .	3,027,086 23				1,225,940 58
Amount Insured on Third Class, . .	– –	– –	– –	– –	– –
Amount Insured on Fourth Class, . .	– –	– –	"All First Class."	– –	– –
Premiums and Deposits received in First Class, ...	138,012 62	– –	– –	– –	20,609 65
Premiums and Deposits in Second Class, .	129,240 43	– –	– –	– –	55,887 04
Premiums and Deposits in Third Class, .	– –	– –	– –	– –	– –
Premiums and Deposits in Fourth Class, .	– –	– –	– –	– –	– –
Losses in First Class, . . .	7,271 06	– –	– –	– –	4,029 00
Losses in Second Class, . . .	27,191 60	– –	– –	– –	5,534 00
Losses in Third Class, . . .	– –	– –	– –	– –	– –
Losses in Fourth Class, . . .	– –	– –	– –	– –	– –
Amount of Expenses of the Co. for the year,	5,335 86	566 65	19 36	125 67	1,898 00
Amount charged for Proposals, Policies, Assignments, and other papers, . .	– –	113 75	389 00	131 50	140 50

	CAMBRIDGE.	CHARLESTOWN.	CONCORD.	HOLLISTON.	LOWELL.
	Cambridge Mut'l Fire. Commenced Jan'y 13, 1834.	Charlestown Mutual Fire. Commenced 1836.	Middlesex Mutual Fire, Commenced May 17, 1826.	Holliston Mutual Fire. Commenced May 3, 1841.	Lowell Mutual Fire. Commenced May 8, 1832.
Amount Insured by existing Policies, .	$1,372,171 00	$3,049,225 00	6,410,413 00	$1,490,296 35	$721,927 50
Amount of Premiums and Deposits received on same, ...	132,264 00	351,133 70	431,956 84	136,292 32	61,656 33
Portion of Premiums and Deposits received in Money, ...	11,343 00	31,250 57	39,470 36	5,598 87	6,949 14
Portion of Premiums and Deposits received in Notes, ...	120,920 00	319,883 13	392,486 48	130,693 47	54,707 19
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . .	11,338 74	2,793 16	37,451 00	849 99	1,340 50
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	9,806 29	75,025 17	86,281 68	7,306 33	24,349 33
Amount Assessed on Notes for the same period, ...	11,904 29	52,236 61	94,042 67	1,493 56	18,349 11
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	50 00	267,646 52	550,552 80	129,644 43	- -
Amount of Assessments uncollected, .	883 58	811 63	27,309 14	213 28	537 99
Amount of Dividends paid to Policy-holders during same period, . . .	645 00	- -	1,034 69	- -	- -
Amount of Policies terminated the past year, ...	298,045 00	446,895 00	1,350,523 00	221,154 50	359,589 00

Amount of Policies issued the past year,	298,651 00	646,095 00	1,063,487 00	271,655 00	229,049 50
Amount of Premiums and Deposits received for said Policies,	23,331 47	37,238 00	54,822 37	30,318 54	6,829 98
Amount of Losses paid the past year,	630 00	5,577 87	11,100 89	782 20	4,653 93
Amount of Losses ascertained and unpaid,	50 00	2,700 00	1,785 00	456 00	828 40
Amount of Assessments on Notes the past year,	7,400 00	– –	25,688 51	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	528 26	– –	531 89	– –	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	300 00	9,200 00	8,917 97	– –	– –
Highest Rate of Interest paid,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	– –
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	5 per cent.	6 per cent.
Amount Insured on Real Estate,	1,181,168 00	464,950 00	5,169,212 00	206,289 00	625,012 50
Amount Insured on Personal Property,	191,003 00	181,145 00	1,241,201 00	65,366 00	96,915 00
Amount Insured on First Class,	"Not Classified."	"Not Classified"	– –	'No Classification.'	– –
Amount Insured on Second Class,	– –	– –	– –	– –	– –
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	– –	– –	– –	
Premiums and Deposits in Second Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	– –	– –	– –
Losses in Second Class,	– –	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –
Amount of Expenses of the Co. for the year,	1,507 19	2,065 45	2,102 68	494 98	– –
Amount charged for Proposals, Policies, Assignments, and other papers,	329 85	– –	– –	278 00	144 50

	LOWELL.	MARLBOROUGH.	SOUTH READING.	WESTFORD.	FITCHBURG.
	Traders' and Mechanics' Commenced June 1, 1848.	Marlborough Mutual Fire. Commenced 1836.	Mutual Safety Fire. Commenced August 6, 1853.	Westford Mutual Fire. Commenced July, 1840.	Fitchburg Mutual Fire. Commenced Sept. 1, 1847.
Amount Insured by existing Policies, .	$3,174,608 00	$1,170,055 00	$408,883 00	$159,350 00	$2,567,824 00
Amount of Premiums and Deposits received on same, ...	116,339 56	91,162 00	30,390 43	10,392 00	136,701 24
Portion of Premiums and Deposits received in Money, ...	26,056 07	2,734 00	1,653 95	302 00	34,175 31
Portion of Premiums and Deposits received in Notes, ...	90,283 49	88,428 00	28,736 48	10,090 00	102,525 93
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . .	58,111 83	150 00	- -	175 00	23,521 40
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . . .	14,010 25	7,522 65	715 27	730 00	33,006 54
Amount Assessed on Notes for the same period, ...	- -	3,355 68	- -	404 00	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	259,727 70	173,501 00	- -	9,690 00	273,402 48
Amount of Assessments uncollected, .	- -	- -	- -	443 00	- -
Amount of Dividends paid to Policy-holders during same period. . . .	- -	- -	42 96	- -	9,653 28
Amount of Policies terminated the past year, ...	1,365,144 00	143,534 00	20,584 00	17,105 00	927,998 00

Amount of Policies issued the past year,	1,567,768 00	235,818 00	168,369 00	27,025 00	1,226,326 00
Amount of Premiums and Deposits received for said Policies,	26,218 58	19,631 00	12,617 95	2,152 44	64,129 16
Amount of Losses paid the past year,	5,208 25	462 00	435 27	– –	13,138 28
Amount of Losses ascertained and unpaid,	595 00	– –	– –	– –	500 00
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	– –	– –	10 82	– –	3,481 61
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	2,050 00	– –	– –	– –
Highest Rate of Interest paid,	– –	6 per cent.	– –	– –	– –
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate,	2,465,128 00	– –	137,833 00	138,720 00	1,714,316 00
Amount Insured on Personal Property,	709,480 00	– –	30,536 00	20,630 00	853,508 00
Amount Insured on First Class,	3,174,608 00	"No Classes."	"No Classes."	15,930 00	2,097,310 00
Amount Insured on Second Class,	– –	– –	– –	– –	470,484 00
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	116,339 56	– –	– –	10,392 00	99,292 44
Premiums and Deposits in Second Class,	– –	– –	– –	– –	37,408 80
Premiums and Deposits in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	6,980 65	– –	– –	730 00	8,119 49
Losses in Second Class,	– –	– –	– –	– –	25,387 05
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –
Amount of Expenses of the Co. for the year,	3,391 38	240 00	– –	30 00	1,247 26
Amount charged for Proposals, Policies, Assignments, and other papers,	59 00	240 00	– –	15 00	1,004 00

	MILFORD.	WORCESTER.			
	Milford Mutual Fire. Commenced Jan. 1, 1852.	Manufacturers' Mut'l Fire. Commenced August 5, 1834.	Mechanics' Mut'l Fire. Commenced May 1, 1855.	Merchants' and Farmers' Mutual Fire. Commenced Jan. 1, 1847.	People's Mutual Fire. Commenced May 1, 1847.
Amount Insured by existing Policies, .	$631,385 00	$1,200 00	$1,057,225 00	$8,913,538 00	$10,773,354 65
Amount of Premiums and Deposits received on same, ...	27,107 13	60 00	69,426 41	294,346 50	444,780 77
Portion of Premiums and Deposits received in Money, ...	9,035 72	12 00	10,728 79	98,115 50	146,268 47
Portion of Premiums and Deposits received in Notes, ...	18,071 41	- -	58,697 62	196,231 00	298,512 30
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . .	4,383 40	- -	8,535 98	71,325 71	203,773 55
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . .	1,970 96	71,571 60	73 04	145,827 65	283,247 62
Amount Assessed on Notes for the same period, ...	- -	39,746 13	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	54,214 23	- -	138,852 82	- -	778,365 64
Amount of Assessments uncollected, .	- -	4,421 48	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, . . .	783 58	- -	- -	43,757 53	42,830 57
Amount of Policies terminated the past year, ...	206,028 00	307,800 00	334,675 00	5,068,268 00	8,420,758 34

Amount of Policies issued the past year, .	310,812 00	See Remarks.	1,391,900 00	4,542,603 00	8,276,295 00
Amount of Premiums and Deposits received for said Policies, ...	8,838 30	20,748 45	80,834 74	123,920 43	316,326 96
Amount of Losses paid the past year, .	574 22	10,930 00	73 04	31,161 49	60,203 98
Amount of Losses ascertained and unpaid, .	- -	2,250 00	- -	430 00	4,398 71
Amount of Assessments on Notes the past year	- -	11,730 66	- -	- -	- -
Amount of Assessments the past year beyond the amount of Notes, . . .	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders the past year, ...	324 03	- -	- -	7,184 79	4,583 42
Amount of Debts owed by the Company for Money Borrowed, or otherwise, . .	- -	- -	88 54	- -	3,148 48
Highest Rate of Interest paid, . .	- -	6 per cent.	- -	- -	6 per cent.
Highest Rate of Interest Received, . .	8 per cent.	6 per cent.	6 per cent.	- -	6 per cent.
Amount Insured on Real Estate, . .	270,146 00	300 00	See Remarks.	5,593,111 00	6,071,941 32
Amount Insured on Personal Property, .	361,239 00	700 00	- -	3,320,427 00	4,701,413 33
Amount Insured on First Class, . .	'No Classification.'	No Div. into Class's	' But two Classes.,'	"But one Class."	- -
Amount Insured on Second Class, . .	- -	- -	See Remarks.	- -	- -
Amount Insured on Third Class, . .	- -	- -	- -	- -	- -
Amount Insured on Fourth Class, . .	- -	- -	- -	- -	- -
Premiums and Deposits received in First Class, ...	- -	- -	- -	- -	- -
Premiums and Deposits in Second Class, .	- -	- -	- -	- -	- -
Premiums and Deposits in Third Class, .	- -	- -	- -	- -	- -
Premiums and Deposits in Fourth Class, .	- -	- -	- -	- -	- -
Losses in First Class, . . .	- -	- -	- -	- -	- -
Losses in Second Class, . . .	- -	- -	- -	- -	- -
Losses in Third Class, . . .	- -	- -	- -	- -	- -
Losses in Fourth Class, . . .	- -	- -	- -	- -	- -
Amount of Expenses of the Co. for the year,	555 11	1,500 00	1,932 55	4,777 32	13,727 06
Amount charged for Proposals, Policies, Assignments and other papers, . .	252 50	- -	- -	292 50	226 16

	WORCESTER.	NORTHAMPTON.	SPRINGFIELD.		WESTFIELD.
	Worcester Mut'l Fire. Commenced May 1. 1824.	Hampshire Mut'l Fire. Commenced July 1, 1832.	Hampden Fire Insurance. Commenced May 1, 1851.	Mutual Fire Assurance, of Springfield and vicinity Commenced July, 1827.	Westfield Mutual Fire. Commenced Nov. 1, 1852.
Amount Insured by existing Policies, .	$14,080,526 00	$3,395,554 00	$8,747,691 61	$2,044,370 00	$260,503 00
Amount of Premiums and Deposits received on same, ...	979,808 55	139,629 78	169,225 38	131,285 91	8,750 94
Portion of Premiums and Deposits received in Money, ...	195,961 71	46,543 26	117,311 88	26,257 18	2,916 98
Portion of Premiums and Deposits received in Notes, ...	783,836 84	93,086 52	51,913 50	105,028 73	5,833 96
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . .	163,114 51	28,240 45	164,157 09	27,618 77	2,263 53
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . .	65,577 27	21,625 79	119,221 10	6,295 17	420 00
Amount Assessed on Notes for the same period, ...	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	- -	279,259 56	138,436 00	- -	- -
Amount of Assessments uncollected, .	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, . . .	90,796 28	25,896 26	2,268 88	13,026 48	231 90
Amount of Policies terminated the past year, ...	1,693,399 00	388,072 00	5,672,364 58	244,273 00	31,960 00

Amount of Policies issued the past year,	2,437,083 00	499,205 00	8,254,549 94	337,485 00	94,975 00
Amount of Premiums and Deposits received for said Policies,	164,927 05	19,144 44	148,610 58	22,087 35	2,725 65
Amount of Losses paid the past year,	19,504 67	3,126 32	61,591 61	485 05	120 00
Amount of Losses ascertained and unpaid,	1,300 00	– –	10,600 00	– –	– –
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	17,232 91	2,451 03	969 92	2,565 92	93 08
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	8,825 95	– –	– –	– –	2 40
Highest Rate of Interest paid,	6 per cent.	– –	– –	– –	– –
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	9 per cent.	6 per cent.
Amount Insured on Real Estate,	11,708,983 00	– –	3,065,840 00	337,485 00	180,445 00
Amount Insured on Personal Property,	2,371,542 00	– –	5.188.700 94	– –	80,078 00
Amount Insured on First Class,	"Only one Class."	"But one Class."	'No Classification.'	337,485 00	"All First Class."
Amount Insured on Second Class,	– –	– –	– –	– –	– –
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	– –	– –	22,087 35	– –
Premiums and Deposits in Second Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	120 00
Losses in First Class,	– –	– –	– –	485 05	– –
Losses in Second Class,	– –	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –
Amount of Expenses of the Co. for the year,	3,717 00	1,109 83	16,988 17	1,050 00	191 88
Amount charged for Proposals, Policies, Assignments, and other papers,	– –	– –	181 21	334 00	75 00

	CONWAY.	GREENFIELD.		NORTH ADAMS.	PITTSFIELD.
	Conway Fire. Commenced Aug. 1, 1849.	Franklin Mutual Fire. Commenced Sept. 12, 1829.	Greenfield Stock and Mutual Fire. Commenced May 19, 1854.	Adams Mutual Fire. Commenced Sept. 1, 1851.	Berkshire Mutual Fire. Commenced August 1, 1835.
Amount Insured by existing Policies, .	$7,130,508 00	$1,201,069 90	$910,729 50	$222,257 00	$2,251,834 00
Amount of Premiums and Deposits received on same, ...	156,474 75	62,308 55	28,625 61	7,327 56	71,036 04
Portion of Premiums and Deposits received in Money, ...	83,665 37	12,461 71	9,541 87	2,442 52	23,678 68
Portion of Premiums and Deposits received in Notes, ...	72,809 38	49,846 84	19,083 74	4,885 04	47,357 36
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, .	124,838 35	- -	4,773 87	99 98	17,091 46
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . .	90,201 34	5,174 82	3,842 20	1,119 00	9,218 70
Amount Assessed on Notes for the same period, ...	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	- -	- -	- -	- -	142,072 08
Amount of Assessments uncollected, .	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, . . .	5,656 50	3,468 30	97 33	194 97	8,796 54
Amount of Policies terminated the past year, ...	4,425,546 00	171,435 00	212,100 00	18,125 00	250,980 00

Amount of Policies issued the past year,	5,376,225 00	182,917 00	742,628 00	1,848 00	320,436 00
Amount of Premiums and Deposits received for said Policies,	88,171 76	1,782 09	25,191 60	42 45	10,829 73
Amount of Losses paid the past year,	41,553 11	42 00	3,431 85	100 00	2,214 40
Amount of Losses ascertained and unpaid,	2,558 00	– –	1,390 00	1,500 00	100 00
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	2,016 59	752 69	97 33	1 64	1,731 00
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	– –	– –	– –	– –
Highest Rate of Interest paid,	6 per cent.	– –	– –	– –	– –
Highest Rate of Interest received,	6 per cent.	6 per cent.	8 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate,	See Remarks.	– –	– –	160,972 00	2,104,805 00
Amount Insured on Personal Property,	" "	– –	– –	61,285 00	147,029 00
Amount Insured on First Class,	2,903,594 00	" But one Class"	" One Class."	222,257 00	– –
Amount Insured on Second Class,	4,226,914 00	– –	– –	– –	" One Class only."
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class.	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	74,853 78	62,308 55	– –	7,327 56	See Remarks.
Premiums and Deposits in Second Class,	81,620 97	– –	– –	– –	– –
Premiums and Deposits in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	125 00	5,174,82	– –	1,119 00	– –
Losses in Second Class,	33,471 18	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	–
Amount of Expenses of the Co. for the year	8,979 31	222 68	1,664 67	790 63	–
Amount charged for Proposals, Policies, Assignments, and other papers,	534 73	– –	– –	6 25	– –

	STOCKBRIDGE.	COHASSET.	DEDHAM.		DORCHESTER.
	Housatonic Mut'l Fire. Commenced July 1, 1854.	Cohasset Mutual Insurance. Commenced March 1, 1846.	Dedham Mutual Fire. Commenced July 1, 1837.	Norfolk Mutual Fire Commenced July 1, 1825.	Dorchester Mut'l Fire. Commenced July 2, 1855.
Amount Insured by existing Policies, .	$982,395 00	$105,049 00	$301,515 00	$9,249,108 00	$290,218 00
Amount of Premiums and Deposits received on same, ...	33,282 68	7,834 36	17,243 75	587,548 55	14,352 08
Portion of Premiums and Deposits received in Money, ...	8,837 24	1,802 98	3,428 00	117,509 71	3,588 02
Portion of Premiums and Deposits received in Notes, ...	24,445 44	6,031 38	13,715 00	470,038 84	10,764 06
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist, . .	5,203 82	- -	2,124 34	83,868 11	2,795 54
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years, . .	5,673 64	752 50	13,349 00	37,790 53	90 00
Amount Assessed on Notes for the same period, ...	- -	- -	- -	- -	- -
Amount Assessed beyond the Amount of Notes, ...	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected, ...	66,565 36	15,668 72	- -	- -	- -
Amount of Assessments uncollected, .	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period, . . .	2,622 49	699 90	- -	35,571 39	- -
Amount of Policies terminated the past year, ...	138,835 00	8,270 00	298,474 00	1,173,164 00	18,300 00

Amount of Policies issued the past year,	174,172 00	19,270 00	301,515 00	1,489,633 00	308,518 00
Amount of Premiums and Deposits received for said Policies,	4,697 82	1,309 10	17,243 75	88,151 35	14,588 08
Amount of Losses paid the past year,	1,710 00	– –	2,306 50	14,147 29	90 00
Amount of Losses ascertained and unpaid,	350 00	– –	750 00	1,200 00	– –
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	364 41	87 36	– –	7,225 45	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	408 20	– –	1,168 66	– –	150 00
Highest Rate of Interest paid,	6 per cent.	– –	6 per cent.	– –	– –
Highest Rate of Interest received,	6 per cent.	7 per cent.	8 per cent.	– –	– –
Amount Insured on Real Estate,	– –	97,680 00	52,100 00	9,249,108 00	154,175 00
Amount Insured on Personal Property,	– –	7,369 00	249,415 00	– –	154,343 00
Amount Insured on First Class,	"But one Class."	"No Classes."	"Not Classified."	"Not Classified."	"All one Class."
Amount Insured on Second Class,	– –	– –	– –	– –	– –
Amount Insured on Third Class,	– –	– –	– –	– –	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	– –	– –	– –	14,588 08
Premiums and Deposits in Second Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	– –	– –	90 00
Losses in Second Class,	– –	– –	– –	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –
Amount of Expenses of the Co. for the year,	252 27	75 00	444 77	1,925 40	784 65
Amount charged for Proposals, Policies, Assignments, and other papers,	– –	– –	– –	1,621 00	322 27

	QUINCY.	ROXBURY.	WEYMOUTH.	ATTLEBOROUGH.	NEW BEDFORD.
	Quincy Mutual Fire. Commenced May 28, 1851.	City Mut'l Fire. Commenced August, 1846.	Weymouth and Braintree Mut'l Fire. Commenced Aug. 1, 1833.	Attleborough Mutual Fire Commenced July 1, 1845.	Bristol County Mutual Fire. Commenced July 4, 1829.
Amount Insured by existing Policies,	$6,278,227 50	$314,982 00	$1,463,523 00	$495,683 50	$4,897,499 50
Amount of Premiums and Deposits received on same,	292,073 56	9,478 00	90,777 51	42,894 10	476,943 86
Portion of Premiums and Deposits received in Money,	73,018 39	4,739 00	18,529 37	1,245 60	22,711 61
Portion of Premiums and Deposits received in Notes,	219,055 17	4,739 00	72,248 14	41,648 50	454,232 25
Amount of Assets other than Notes, received for Premiums and Deposits, state particularly of what they consist,	52,315 23	- -	12,048 38	766 81	485 56
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	19,908 89	1,900 00	11,765 13	1,457 50	26,495 50
Amount Assessed on Notes for the same period,	- -	- -	- -	1,470 84	15,304 71
Amount Assessed beyond the Amount of Notes,	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	- -	19,468 00	- -	81,996 00	- -
Amount of Assessments uncollected,	- -	- -	- -	- -	- -
Amount of Dividends paid to Policy-holders during same period,	12,803 07	362 00	9,557 75	- -	- -
Amount of Policies terminated the past year,	1,821,362 50	41,812 00	423,955 00	44,300 00	613,475 00

Amount of Policies issued the past year,	3,908,186 00	84,760 00	704,371 00	56,890 00	775,045 00
Amount of Premiums and Deposits received for said Policies,	178,142 44	2,002 00	42,579 79	4,902 35	78,162 00
Amount of Losses paid the past year,	11,138 39	– –	1,710 00	18 50	11,554 01
Amount of Losses ascertained and unpaid,	1,815 00	– –	– –	– –	8,205 21
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	– –
Amount of Assessments the past year beyond the Amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	7,557 25	101 00	2,721 93	– –	– –
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	– –	– –	– –	3,000 00
Highest Rate of Interest paid,	– –	– –	– –	– –	6 per cent.
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount Insured on Real Estate,	3,961,614 50	289,907 00	1,093,193 00	491,792 50	4,897,499 50
Amount Insured on Personal Property,	2,316,613 00	25,075 00	370,330 00	3,891 00	– –
Amount Insured on First Class,	"Have no Classes."	But one Class.	1,093,193 00	' No Classification.'	4,897,499 50
Amount Insured on Second Class,	– –	– –	370,330 00	– –	– –
Amount Insured on Third Class,	– –	– –	– –	" First Class only."	– –
Amount Insured on Fourth Class,	– –	– –	– –	– –	– –
Premiums and Deposits received in First Class,	– –	– –	70,556 59	– –	476,943 86
Premiums and Deposits in Second Class,	– –	– –	20,220 92	– –	– –
Premiums and Deposits in Third Class,	– –	– –	– –	– –	– –
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	– –
Losses in First Class,	– –	– –	850 00	– –	4,637 43
Losses in Second Class,	– –	– –	860 00	– –	– –
Losses in Third Class,	– –	– –	– –	– –	– –
Losses in Fourth Class,	– –	– –	– –	– –	– –
Amount of Expenses of the Co. for the year,	4,152 58	200 00	1,029 69	127 53	2,569 73
Amount charged for Proposals, Policies, Assignments, and other papers,	– –	– –	– –	115 20	51 25

	TAUNTON.	HINGHAM.	WAREHAM.	YARMOUTH.	AGGREGATE.
	People's Equitable Mutual Fire. Comm'd April 20, 1848.	Hingham Mutual Fire. Commenced September 1, 1826.	Plymouth Co. Mutual Fire. Commenced 1828.	Barnstable Co. Mutual Fire. Commenced August 1, 1833.	
Amount Insured by existing Policies,	$2,403,925 00	$5,880,721 00	$131,698 00	$2,058,267 00	$200,089,636 98
Amount of Premiums and Deposits received on same,	115,786 33	234,573 45	7,633 11	80,086 41	9,839,268 96
Portion of Premiums and Deposits received in Money,	23,157 25	78,600 04	1,526 62	26,695 47	2,320,394 85
Portion of Premiums and Deposits received in Notes,	92,629 08	155,973 41	6,106 49	53,390 94	7,274,541 17
Amount of Assets, other than Notes, received for Premiums and Deposits, state particularly of what they consist,	7,558 95	61,871 79	505 52	21,495 24	2,049,468 32
Amount of Losses paid during the last five years, or since the commencement of business, if less than five years,	8,061 97	24,260 75	2,068 08	10,732 28	1,967,719 35
Amount Assessed on Notes for the same period,	- -	- -	- -	- -	366,119 75
Amount Assessed beyond the Amount of Notes,	- -	- -	- -	- -	- -
Amount of liability of parties insured to Assessment, in addition to the amount already collected,	- -	- -	- -	160,172 82	8,102,951 82
Amount of Assessments uncollected,	- -	- -	- -	- -	77,294 55
Amount of Dividends paid to Policy-holders during same period,	408 60	33,239 04	- -	12,433 59	1,058,585 85
Amount of Policies terminated the past year,	182,164 00	583,558 00	19,763 00	285,859 00	64,788,017 56

Amount of Policies issued the past year,	339,720 00	938,421 00	11,850 00	422,908 00	$78,736,835 25
Amount of Premiums and Deposits received for said Policies,	17,461 96	37,856 23	663 75	16,928 76	3,231,148 23
Amount of Losses paid the past year,	1,577 97	3,844 75	– –	3,141 75	504,476 02
Amount of Losses ascertained and unpaid,	– –	– –	– –	– –	58,103 38
Amount of Assessments on Notes the past year,	– –	– –	– –	– –	73,794 08
Amount of Assessments the past year beyond the amount of Notes,	– –	– –	– –	– –	– –
Amount of Dividends paid to Policy-holders the past year,	408 60	6,011 64	– –	2,959 53	242,688 09
Amount of Debts owed by the Company for Money Borrowed, or otherwise,	– –	– –	– –	– –	69,083 30
Highest Rate of Interest paid,	– –	– –	– –	– –	6 per cent.
Highest Rate of Interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	9 per cent.
Amount Insured on Real Estate,	1,538,375 00	5,468,365 00	127,898 00	1,764,229 00	126,947,496 05
Amount Insured on Personal Property,	865,550 00	412,356 00	3,800 00	294,038 00	33,363,052 85
Amount Insured on First Class,	" One Class only."	Risks not Classifi'd.	131,698 00	Risks not Classifi'd.	22,470,715 00
Amount Insured on Second Class,	– –	– –	– –	– –	12,839,158 81
Amount Insured on Third Class,	– –	– –	– –	– –	2,270,941 00
Amount Insured on Fourth Class,	– –	– –	– –	– –	2,286,273 00
Premiums and Deposits received in First Class,	– –	– –	663 75	– –	1,219,970 42
Premiums and Deposits in Second Class,	– –	– –	– –	– –	505,260 18
Premiums and Deposits in Third Class,	– –	– –	– –	– –	115,844 09
Premiums and Deposits in Fourth Class,	– –	– –	– –	– –	338,148 33
Losses in First Class,	– –	– –	– –	– –	47,492 25
Losses in Second Class,	– –	– –	– –	– –	95,385 02
Losses in Third Class,	– –	– –	– –	– –	7,000 73
Losses in Fourth Class,	– –	– –	– –	– –	31,383 93
Amount of Expenses of the Co. for the year,	1,514 19	1,351 52	50 00	375 85	156,781 22
Amount charged for Proposals, Policies, Assignments, and other papers,	– –	– –	– –	369 50	13,805 03

REMARKS.

Appleton Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand and in the hands of agents, $6,231.73 ; individual notes, 481.94.

Boston Manufacturers' Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Bills receivable, $57.000 ; interest on do., 922.83 ; cash, 507.18 ; premiums uncollected, 4,623.83. Amount insured on real estate and personal property is embraced in one item.

Boston Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand and in bank, $32,55 ; do. in hands of agents, 463.48 ; 17 shares National Bank, $1,700.

Eagle Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand, in bank, and in hands of agents, and cash premium on policies not paid and taken, $4,165.36 ; office furniture, 500.

Massachusetts Mutual Fire, Boston. "Amount of Assets, other than notes received on premiums and deposits." 150 shares Union Bank, $15,000 ; 300 shares Boston, 15,000 ; 60 shares Worcester, 6,000 ; 100 shares Suffolk, 10,000 ; 150 shares Tremont, 15,000 ; 200 shares State, 12,000 ; 230 shares Merchants', 23,000 ; 100 shares Hamilton, 10,000 ; 32 shares Globe, 3,200 ; 100 shares New England, 10,000 ; 150 shares Columbian, 15,000. Notes secured by mortgage and interest accrued, $76,946.83 ; notes of the City of Boston and interest do., 11,172.83 ; notes secured by Massachusetts Stock and interest do , 9,223.50 ; cash on hand, 5,484.67. "The business of this Company is confined to real estate, and the whole of the premiums and deposits are paid in cash."

Mechanics' Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." 110 shares North Bank, $11,000 ; 213 shares State, 12,780 ; 20 shares Shoe and Leather Dealers', 2,000 ; 48 shares Bunker Hill, 4,800 ; 33 shares Massachusetts, 8,250 ; 49 shares City, 4,900 ; 82 shares Washington, 8,200 ; 20 shares Globe, 2,000 ; 60 shares Atlas, 6,000 ; 36 shares Granite, 3,600 ; 62 shares Atlantic, 6,200 ; 80 shares Boylston, 8,000 ; 25 shares Mechanics', 2,500 ; 35 shares Merchants', 3,500 ; 35 shares Grocers', 3,500 ; 50 shares Traders', 5,000 ; 56 shares Blackstone, 5,600 ; 10 shares Faneuil Hall, 1,000 ; 20 shares Eliot, 2,000 ; notes receivable, $45,330 ; interest on deposit notes, 36,944.61 ; cash, 9,435.40.

People's Mutual Fire, Boston. "The Company discontinued taking risks June 12, 1854, and is now closing up its affairs."

Shawmut Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." Due from agents, $492.81; office furniture, $150; cash on hand, 226.75.

State Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." Real estate, $1,125; 20 shares North Bank, $2,050; 40 shares Shawmut, 4,249; 13 shares Bank of Commerce, 1,317.50; 50 shares Blackstone, 4,990; 14 shares Shoe and Leather Dealers', 1,570.50; 5 shares Eagle, 537,50; 6 shares Union, 658.50; 50 shares Eliot, 5,000; 25 shares Manchester and Lawrence Railroad, 2,450; Rutland and Burlington 7 per cent. Railroad Bonds, $2,990; amount due on notes, 7,248.95; interest on deposit notes, 12,125.65; cash, 1,921.34.

Traders' Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." Amount in hands of agents, $226.49.

Union Mutual Fire, Boston. "Amount of Assets, other than notes received for premiums and deposits." Bank stocks, $28,800; railroad stocks, 6,787.50; notes receivable secured by mortgage on real estate, $4,500; interest on deposit notes, 13,542.86; cash on hand, 4,070.89.

Chelsea Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." 5 shares Tradesman's Bank, $5,000; assessments, $1,438.78; premiums on policies, 1,436.14; cash, 577.61.

Merrimack Mutual Fire, Andover. "Amount of Assets, other than notes received for premiums and deposits." Loaned, $3,000; deposit in Andover Bank, 491.77; cash on hand, 143.86. "The policies on real estate includes some mixed policies, which include furniture, etc."

Danvers Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." 34 shares Danvers Bank, $3,400; 39 shares Warren, 3,900; 34 shares Village, 3,400; 21 shares Asiatic, 630; 11 shares Commercial, 733.33; 7 shares Naumkeag, 700; 13 shares Exchange, 866.67; note of an individual, $200; cash on hand, 1,507.88.

Annisquam Mutual Fire, Gloucester. "Amount of Assets, other than notes received for premiums and deposits." At interest, $700; interest due, 40; cash on hand, 50; assessments uncollected, 120.

Groveland Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Cash, $213; iron safe, 100. "Portion of premiums and deposits received in money,"—one-third of one per cent. on personal property, and on notes, three per cent. on the amount insured.

Haverhill Mutual Fire. "Amount of Assets other than notes received for premiums and deposits." 2 notes, $1,312.18; cash in bank $6,902.75; policies on hand, 355.52; in hands of agents and attorneys, 10,635.24; safe and office furniture, 200.

PENTUCKET MUTUAL FIRE, Haverhill. "Amount of Assets, other than notes received for premiums and deposits." Cash in bank, $2,125.31; cash in hands of agents, 1,077.07; bills receivable, 439.63; uncollected assessments, 744.30.

HANCOCK MUTUAL FIRE, Ipswich. "At a special meeting of the members of this Company, held March 22d, 1854, voted, that it was inexpedient to take any more risks, and to wind up the affairs of the Company."

FAYETTE MUTUAL FIRE, Lawrence. "Amount of Assets, other than notes received for premiums and deposits." 5 shares Pemberton Bank, $500; cash, 90; due from members on note, or account, for premiums, 131.05; due for policies, 13.

BOOT AND SHOE MANUFACTURERS' MUTUAL FIRE, Lynn. "This Company confines its business mainly to the boot, shoe and leather business, in its various branches, in Massachusetts. It takes no cash premiums, but depends upon the lien on the property for the payment of its losses, to be assessed when the directors judge proper."

LYNN MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." 35 shares Lynn Mechanics' Bank, $3,150; 13 shares Laighton, 1,300; 30 shares Eastern Railroad, 1,500; 25 shares Portland and Saco, 2,500; 2 shares East Boston Ferry, 100; $2,600 Eastern Railroad Bonds, $2,210; 200 do. East Boston Ferry, 170; notes secured by mortgage on real estate, 3,600; do. against City of Lynn, 1,500; cash on hand, 874.61.

"THE SAGAMORE MUTUAL FIRE INSURANCE COMPANY, Lynn, have cancelled all their policies, and voted to close up their business."

NEWBURYPORT MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." 15 shares Washington Bank, $1,500; 100 shares Merchants', Newburyport, 3,500; 15 shares Mechanics', do., 1,500; 21 shares Ocean, do., 1,050; 10 shares new stock in Ocean, 250; deposit in Savings Bank, Newburyport, 1,000; cash on hand, 629.82.

ESSEX MUTUAL FIRE, Salem. "Amount of Assets, other than notes received for premiums and deposits." 30 shares Commercial Bank, $2,000; 30 shares Exchange, 2,000; 20 shares Naumkeag, 2,000; 20 shares Mercantile, 1,950; 20 shares Salem, 1,850; 10 shares Warren, 1,000; 7 shares National, 707; 20 shares Portland, Saco and Portsmouth Railroad, $1,803.82; 7 shares Salem Gas Light Company, 700; $1,000 City of Hartford Bond, $1,000; $2,000 Essex Railroad Bonds, 1,500; $1,000 Mad River and Lake Erie Railroad Bonds, 750; Salem Laboratory Company's note, 2,000; cash, 376,19.

HAMILTON MUTUAL FIRE, Salem. "Amount of Assets, other than notes received for premiums and deposits." 22 shares Concord Railroad, $1,287; 46 shares Michigan Central, 5,045.25; 47 shares Old Colony, 4,258; 12 shares

Michigan South, 1,397.50 ; $2,000 Rutland first mortgage Bonds, 1,982.50; $1,000 Ogdensburg, do. do. do., 964,58 ; $1,000 Vermont Central, do. do., 941.25 ; mortgage on Real estate, 2,000 ; balances in hands of agents, 13,031.21 ; cash on hand, 426.81 ; bills receivable and premiums earned not included in foregoing balances, 8,723.27. Amount insured on real estate and personal property embraced in one item.

Holyoke Mutual Fire, Salem. " Amount of Assets, other than notes received for premiums and deposites." Bonds and mortgages, $19,947.28 ; loans on collateral and notes receivable, 4,795.55 ; 14 shares Salem Bank, 1,267 ; 7 shares Mercantile, Salem, 674 ; 10 shares City, Lynn, 970 ; 16 shares Old Colony and Fall River Railroad, 1,338.13 ; 10 shares Fitchburg, 802.50 ; 10 shares Western, 945 ; 27 shares Portland, Saco and Portsmouth, 2,476 ; 20 shares Concord, 1,031.25 ; 20 shares Michigan South and Northern Indiana, 2,202.50 ; 16 shares Michigan Central, 1,736.50 ; $3,000 Michigan Central Bonds, (eighths,) 3,082.81 ; $2,000 Rutland and Burlington first mortgage do., 1,977.50 ; $1,000 Ogdensburg do. do., 920 ; $1,000 Vermont Central do. do., 872.50 ; $1,000 Bangor City Sixes, 1,000 ; balances in hands of agents, 5,725.87 ; premiums due, bills at office, and amount due on expired notes, 669.34 ; premiums earned on old notes in force, 6,459.35 ; interest earned and estimated accrued dividends and sundries, 781.58 ; cash on hand, and in bank, 4,993.61.

Salem Mutual Fire. " Amount of Assets, other than notes received for premiums and deposits." 18 shares Commercial Bank, $1,765.03 ; 18 shares Exchange, 1,200 ; 12 shares Naumkeag, 1,200 ; 12 shares Mercantile, 1,160 ; 12 shares Salem, 1,080 ; 12 shares National, 1,212 ; 4 shares Salem Gas Company, 412 ; 12 shares Portland, Saco and Portsmouth Railroad, 1,100 ; $1,500 Essex Railroad Bonds, 1,050 ; $1,000 Vermont and Massachusetts do. do., 875 ; $1,000 Mad River and Lake Erie do. do., 800 ; $500 Eastern do. do., 425 ; $500 City of Hallowell Scrip, 500 ; $1,800 Salem Laboratory Company's note, 1,800 ; cash, 565,03.

Saugus Mutual Fire. "The business of this Company is confined to Saugus, Lynn, Lynnfield, Swampscott and Nahant. No cash premiums received by this Company. Its dependence is upon the lien on the property for the payment of losses, the amount to be collected whenever the same shall reach $3,000 or more. The expenses of the Company, except stationery and printing, are met by the collection of one dollar on each policy issued. The directors have not made any assessment since its organization, and the deposit notes stand indebted for losses as follows, viz:—On policies from numbers 1 to 777, 3 per cent. ; on policies from numbers 778 to 1,625, ½ of 1 per cent. ; on policies from numbers 1,626 to 1,850, ¼ of 1 per cent.

West Newbury Mutual Fire. " Amount of Assets, other than notes received for premiums and deposits." Fire-proof safe, $75 ; no railroad stock or funds of any kind beyond the immediate wants of the Company.

Citizens' Mutual Fire, Brighton. "Amount of Assets, other than notes received on premiums and deposits." Cash on hand, $1,537.28 ; due from agents, 3,947.83 ; bills receivable, 3,857.39 ; assessment bills, 1,110.77 ; office furniture, 273.31.

Cambridge Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Uncollected assessments, $883.58 ; due from agents, 1,416.69 ; due on policies not delivered, 222.36 ; money loaned on collateral security, 8,366.97 ; cash on hand, 67.42 ; iron safe, 231.72 ; office furniture, 120 ; stationery, etc., 30.

Charlestown Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand and in hands of agents, $2,793.16. "This office received but 5 per cent. of the notes in cash, and assessed upon the notes for losses as they accrued. The system was changed July, 1853. We now take a larger premium and smaller note."

Middlesex Mutual Fire, Concord. "Amount of Assets, other than notes received for premiums and deposits." Due from agents, $2,331.72 ; assessments issued uncollected, 27,309.14 ; real estate, 1,523.89 ; 10 shares Howard Banking Company, 1,000 ; 20 shares National Bank, 2,000 ; 10 shares Faneuil Hall, 1,000 ; 10 shares Fitchburg Railroad Company, 1,000 ; cash, 1,286.25. Amount charged for proposals, etc., $1 for each policy, and fifty cents for each assignment on sale.

Holliston Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Iron safe, books, blanks, policies and office furniture, $290 ; cash and uncollected tax in hands of the treasurer and agents, 559.99.

Lowell Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." "No Assets, other than notes and money received for premiums and deposits." Assets due on policies, $128.68 ; do. on note, 213.83 ; cash, 460 ; assessments, good, due, 537.99 ; amount of assets, 1,340.50. "The company have taken no risks out of the city of Lowell, nor have they renewed any policies of insurance on property out of Lowell, for the last two years. The business of the company is to be confined hereafter exclusively to Lowell."

Traders' and Mechanics' Mutual Fire, Lowell. "Amount of Assets, other than notes received for premiums and deposits." 10 shares Merchants' Bank, $1,000 ; 30 shares Pemberton, 3,000 ; 20 shares Howard Banking Co., 2,000 ; 70 shares Bank of Commerce, 7,000 ; 10 shares Wamesit, 1,000 ; 13 shares Prescott, 1,300 ; loaned on notes secured by mortgages on real estate, 25,285 ; loans on notes, (bank stocks as collateral,) 10,500, viz :—5 shares Merchants', 5 shares Appleton, 80 shares Pemberton, 15 shares Prescott ; loans on personal security, 4,603.82 ; amount due from agents, 1,431.17 ; cash on hand, 991.84. "Of the amount of assets, the sum of $50,000 is a guaranty capital, held to respond to existing policies issued otherwise than on the mutual principle, to the amount of $772,039, and of the premiums received, the sum of $9,093.04 was received in said policies." "Amount of losses ascertained and unpaid, $2,550 additional claim. The business of the second class has been closed during the year, and an assessment of $10,000 was made to pay the losses and expenses on the same, of which $2,293.41 is uncollected. No policies are issued, or premiums or deposits received during the year; losses to the amount of $1,241.35."

MARLBOROUGH MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." One safe, $150.

MUTUAL SAFETY FIRE, South Reading. "Amount of Assets, other than notes received for premiums and deposits." None, except money and notes bearing interest. "Amount of liabilities," etc. Amount of notes. Policy-fees are one dollar. No charge made for proposals. Transfers, twenty-five cents.

WESTFORD MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Cash and notes, $175.

FITCHBURG MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Notes and bonds secured by mortgage, $13,845; notes on personal security, 8,402; office furniture, 293; cash on hand, 981.46. "Amount charged for proposals, policies, etc., pays the Secretary for his services, and does not go into the funds of the Company.

MILFORD MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Loans on personal security, and interest accrued, $3,736.75; cash in hands of treasurer, 120.76; premiums in hands of agents, 325.89; office furniture, 200. No assessments have been made by the Company.

MANUFACTURERS' MUTUAL FIRE, Worcester. This Company ceased to insure property from and after May last, and is closing up its affairs.

MECHANICS' MUTUAL FIRE, Worcester. "Amount of Assets, other than notes received for premiums and deposits." Cash in City Bank, $8,126.96; interest accrued on do., 62.50; bills receivable, 150; premiums not paid Dec. 1, 146.50; cash, 50.02. "Insurance is such as to render it utterly impossible to record the "real" and "personal" separately. The "real" constitutes about one fourth part of the whole."

MERCHANTS' AND FARMERS' MUTUAL FIRE, Worcester. "Amount of Assets, other than notes received for premiums and deposits." 5 shares Oxford Bank, $500; 17 shares Mechanics', 1,700; 76 shares Central, 7,600; personal securities, $44,627; mortgages of real estate, 14,860; cash on hand, 926.04; premium in hands of agents, 1,112.67. Expenses of the Company during the year does not include commissions.

PEOPLE'S MUTUAL FIRE, Worcester. "Amount of Assets, other than notes received for premiums and Deposits." Real estate, $16,500; notes secured by mortgages of real estate, 65,181; notes with collateral security, 36,345.92 ; notes with personal security, 50,712.99 ; railroad bonds, 5,000 interest accrued on notes, 6,140.02 ; rents accrued, 266.25 ; cash in bank, 15,951.80 ; due from agents, 7,675.57.

WORCESTER MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Railroad bonds, $1,500 ; notes secured by bank stock, 2,579.20 ; personal notes with endorsers, 10,131.42 ; notes secured by mortgages, 85,523.89 ; bank stock, 54,700 ; accrued interest and dividends, 5,055.12 ; cash on hand, 3,624.88.

HAMPSHIRE MUTUAL FIRE, Northampton. "Amount of Assets, other than notes received for premiums and deposits." Cash on hand, $344.45 ; 35 shares Connecticut River Railroad, 3,415 ; 10 shares preferred stock in do., 1,000 ; notes for money loaned, 23,481. "Amount of premiums and deposits received for policies." Cash, $6,381.48 ; notes, 12,762.96.

HAMPDEN FIRE, Springfield. "Amount of Assets, other than notes received for premiums and deposits." Real estate, $82,000 ; bank stocks, 32,555.75 ; railroad stocks, 9,985 ; railroad bonds, 3,400 ; other investments, 8,552.17 ; cash in bank and due from agents, 27,664.17.

MUTUAL FIRE ASSURANCE, Springfield. "Amount of Assets, other than notes received for premiums and deposits." 46 shares Chicopee Bank, $4,600 ; 42 shares Springfield, 4,200 ; 15 shares John Hancock, 1,500 ; 10 shares Cabot, 1,000 ; 50 shares Hadley Falls, 5,000 ; 66 shares Bank of Commerce, 6,600 ; money loaned on call, and well secured, 4,250 ; cash on hand, 468.77. "Amount charged" is for policies ; no charge is made for assignments, proposals, or other papers.

WESTFIELD MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." Loans on personal security, $1,750 ; interest on do., 95.80 ; 2 shares Westfield Bank, 213 ; cash on hand and in bank, 72.06 ; in hands of agent, for collection, 53.25 ; office furniture and blanks, 79.42. "Liability of parties insured to assessment," amount of note only. "Amount charged, etc,"—$1, for policies ; fifty cents for renewals.

CONWAY MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." 209 shares Conway Bank, $20,900 ; 50 shares Franklin County do., 5,000 ; 27 shares Greenfield, 2,700 ; 10 shares Atlantic, 1,000 ; 5 shares Northampton, 500 ; loans on mortgages of real estate, 76,200 ; on railroad and bank stocks, 1,100 ; on personal securities, 1,013.10 ; real estate, 4,768.69 ; due from agents, 6,021.01 : office fixtures, etc., 743.69 ; cash on hand, 5,904.96. Amount insured on real estate and personal property, is embraced in one item.

FRANKLIN MUTUAL FIRE, Greenfield. "Amount of Assets, other than notes received for premiums and deposits." None, except 6 per cent. on money loaned on good personal security. "Amount of liabilities of parties insured to assessment." Twice the amount of premiums and deposit note; deposit notes are given for four times the amount of premium notes. "Amount charged," etc. No charge for proposals; $1 each for policy, and 25 cents for assignments.

GREENFIELD STOCK AND MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." 5 shares Franklin County Bank, $550; 10 shares Greenfield, 1,111.67; 10 shares National, 1,042.25; cash on hand and in hands of agents, 1,894.95; office furniture, 175.

ADAMS MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." In hands of agents, $46.58; do. of Secretary, 53.40. "On the 16th of July last, this Company reinsured all its property at risk, in the Conway Stock and Mutual Fire Insurance Company, without liability of further assessments to the members of this Company, the premium of which is charged to expenses. Discontinued taking risks in February, 1855. The loss "ascertained and unpaid," is in court.

BERKSHIRE MUTUAL FIRE, Pittsfield. "Amount of Assets, other than notes received for premiums and deposits." Promissory notes, payable on demand, personally secured, $15,980.73; promissory notes, payable on demand, secured by mortgage on real estate, 400; cash on hand, 710.73. "Amount of liability of parties insured to assessment, in addition to the amount already collected," and in addition to their deposit notes, $142,072.08. "Amount insured," $2,251,834; "premiums and deposits received," $71,036.04; "losses," $9,218.70.

HOUSATONIC MUTUAL FIRE, Stockbridge. "Amount of Assets, other than notes received for premiums and deposits." Stockbridge and Pittsfield Railroad, $2,000; loaned on call, 2,938.17; cash on hand, 128.63; due from agents, 137.02. "This sum of 137.02, does not include claims due from agents, amounting to $1,392.24, which has been charged to profit and loss, a portion of which will be collected. A claim is made against this Company for a loss in New Bedford, which is not recognized by the Company, and is not included in the above. A claim is made against the Great Barrington Insurance Company, (this Company being formed by the union of the Great Barrington Mutual, and the Mechanics' and Farmers' Mutual,) for a loss in Pittsfield. This claim also is not recognized, and is not included in the above." "Amount charged," etc.—policies, $1; assignments, 17 cents.

DEDHAM MUTUAL FIRE. "Amount of Assets, other than notes received for premiums and deposits." 10 shares Dedham Bank, $1,150; amount due to Company for unsettled policies, 974.34. "Amount of debts owed by the Company for money borrowed, or otherwise." Treasurer's note to Dedham Institution for Savings, with interest, $921; balance unpaid by treasurer, 247.66.

Norfolk Mutual Fire, Dedham. "Amount of Assets, other than notes received for premiums and deposits." The amount of premiums received in cash, and not expended in the payment of losses and expenses, is invested as follows:—In real estate owned by the Company, $10,500; mortgages secured by real estate, 61,389; interest accrued thereon, Dec. 1, 1855, 1,830.50; rents accrued and unpaid, Dec. 1, 1855, 461.62; balance due to Company for unsettled policies, 8,411.90; balance in treasurer's hands, Dec. 1, 1855, 1,275.09. No insurance on personal property, except small sums on furniture, included in the total.

Dorchester Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Note of town of Quincy, $1,000; cash on hand, 219.61; due from agents, net, 1,097.94; safe, desk, and other office furniture, 254.47; books, stationery, etc., 223.52. "Amount of liabilities of parties insured to assessment," is double the amount of premium and deposit.

Quincy Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." 5 shares Traders' Bank, $512.50; 5 shares Grocers', 522.50; 100 shares Mount Wollaston, 10,000; 20 shares North Bridgewater, 2,000; cash on hand, 898.67; real estate, 2,054.37; loaned on mortgages and other collateral securities, 29,026.33; balances in hands of agents, 6,752.94; interest on loans to date, 547.92. Amount of expenses for the year, is exclusive of commissions to agents. "Amount charged," etc., is 25 cents for policies transferred.

City Mutual Fire, Roxbury. "Amount of dividends paid to policy-holders during the past five years," $101, 70 per cent. when terminated.

Weymouth and Braintree Mutual Fire, Weymouth. "Amount of Assets, other than notes received for premiums and deposits." 12 shares Weymouth and Braintree Bank, and interest, $1,212; amount loaned on mortgages, 1,823.24; amount loaned on personal security, 4,807.53; cash on hand and in hands of agents, 4,205.61. Included in amount insured on real estate, is a small amount on furniture. The amount charged for policies is one dollar; each transfer of policy, twenty-five cents.

Attleborough Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Deposit in Pawtucket Institution for Savings, $681.74; cash on hand, 85.07.

Bristol County Mutual Fire, New Bedford. "Amount of Assets, other than notes received for premiums and deposits." Bills receivable, $26.40; cash, 459.16. "This Company confines its business to the insurance of dwellings and real estate of the first class only. At the time of effecting insurance, it receives in cash five per cent. on the amount of the premium note, and as its necessities require, makes assessments on the notes. This Company makes no charge for policies or any other papers. $51.25 has been received for recording transfers. All the expenses, including the pay of our local agents, (we have no travelling agents,) are paid from the five per cent. on the premium notes."

People's Equitable Mutual Fire, Taunton. "Amount of Assets, other than notes received for premiums and deposits." In notes, and loaned on personal security, $3,283; cash in bank and bills receivable, and in hands of agents, 4,275.95.

Hingham Mutual Fire. "Amount of Assets, other than notes received for premiums and deposits." Notes secured by mortgages on real estate, $22,056; notes with personal security, 3,055; notes secured by pledge of Taunton Branch Road, 2,500; bank stocks, 21,210; deposit in Hingham Savings Institution, 1,000; 22 shares Old Colony and Fall River Railroad, 1,760; Rutland do., first mortgage bonds, 2,900; Plymouth Water Scrip, 3,500; interest accrued on the above securities to date, 1,295.79; real estate, 1,247.76; cash in bank, and in agents' hands, 1,347.24. "The amount of liabilities of parties insured to assessments," is double the sums named as premium and deposit. No assessment has ever been made. "The personal property insured," is household furniture. The average amount of monthly dividends, paid in cash, the past year, has been 77 per cent. The amount charged for policies is one dollar, assignments, fifty cents.

Plymouth County Mutual Fire, Wareham. "Amount of Assets, other than notes received for premiums and deposits." Balance of cash in treasurer's hands, amounting to $505.52.

Barnstable County Mutual Fire, Yarmouth. "Amount of Assets, other than notes received for premiums and deposits." 10 shares Tremont Bank, $1,000; 10 shares Falmouth, 1,000; 10 shares Barnstable, 1,000; 16 shares Cape Cod Railroad, 794.80; notes with individual security, 17,028.31; cash, 672.13.

LIFE INSURANCE COMPANIES.

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	BOSTON.		WORCESTER.	SPRINGFIELD.	PITTSFIELD.	AGGREGATE.
	Massachusetts Hospital Life Insurance Co.	New England Mut'l Life Insurance Company.	State Mutual Life Assurance Co.	Mass. Mutual Life Insurance Co.	Berkshire Life Insurance Co.	
Amount Insured by existing Policies,	$155,900 00	$7,164,962 62	$2,230,375 00	$1,358,530 00	$1,116,400 00	$12,026,167 62
Present value of existing Policies, or amount requisite for Reinsurance,	23,123 60	608,353 74	- -	32,319 94	30,163 23	693,960 51
If estimated, state the grounds upon which said estimate is predicated,	- -	- -	- -	- -	- -	- -
Amount of the Assets of the Company,	548,539 79	790,910 48	250,631 31	131,841 94	141,171 43	1,863,094 95
How invested; state each kind,	- -	- -	- -	- -	- -	- -
Amount due for Losses,	- -	5,500 00	13,000 000	2,000 00	2,000 00	22,500 00
Amount due on other claims, including dividends,	- -	16,425 98	9,152 47	- -	41 70	25,620 15
Amount received for Premiums the past year,	3,545 35	198,163 81	45,980 22	31,771 73	33,405 87	312,866 98
Amount received for Interest the past year,	32,912 38	40,760 55	12,832 21	522 93	9,070 46	96,098 53
Amount of all Expenses the past year,	- -	18,588 35	4,330 79	4,270 54	4,141 23	31,330 91
Amount paid to Agents the past year,	- -	10,000 00	1,418 24	4,620 10	4,607 84	20,646 18
Amount of Losses the past year,	2,500 00	71,000 00	35,000 00	12,000 00	8,500 00	129,000 00
Amount of Guaranty Funds,	500,000 00	See Remarks.	50,000 00	100,000 00	141,171 43	791,171 43
How are Dividends paid, whether in cash, scrip, or otherwise on credit,	- -	- -	- -	- -	- -	- -

REMARKS.

Massachusetts Hospital Life, Boston. Present value of existing policies and grounds upon which the estimate is predicated. Estimated at what it would cost to reinsure them at the same rate we have received. The Assets of the Company are invested as follows:—Loaned on mortgages and on stocks, as collateral; Massachusetts State stock; City of Boston stock; bonds of the Old Colony Railroad, and of the Boston and Providence Railroad Companies; stock in the Pittsfield and North Adams Railroad Company; building Nos. 50 and 52 State Street, and the building in the rear of the same. "Amount due for losses." Losses amounting to six thousand two hundred dollars, will become due in February. Amount of all expenses the past year. "Not large in this department of our business, and cannot be separated from the other expenses."

New England Mutual Life, Boston. Present value of existing policies, and grounds upon which said estimate is predicated. "The present value or amount requisite for reinsurance of the outstanding policies of the Company, on the 1st of December, 1855, has been estimated as follows:—At the termination of the year ending November 30, 1853, the sum requisite for reinsurance, at the published tabular rate of premium of the Company, at the time of making the second distribution of surplus, was elaborately calculated, requiring at least some three or four months' labor of a skilful computer, and found to be $382,339.82, as per Tenth Annual Report of the Company. This amount was retained by the Company before making the distribution of surplus. The whole amount estimated to be requisite for reinsurance, Nov. 30, 1854, was $503,353.74. The amount of $47,000, estimated to have been reserved for the policies which dropped during the past year, being struck out, gives $456,353.74, amount reserved for reinsuring the old policies outstanding December 1, 1855. Then, by comparison with the two quinquennial reservations of 1848 and 1853, was computed the addition of $80,239.45, requisite to be made for reinsurance of those risks, December 1, 1855, which, with the amount of interest, $40,760.55, received the past year, will make $577,353.74. By an estimate of the average age, rate of premium and period of policies of new members since December 1, 1854, the amount requisite for their reinsurance was estimated to be $31,000. Whole amount estimated to be requisite for reinsurance since December 1, 1855, $608,353.74. By this estimate, the net surplus accumulation during the two years since December 1, 1853, is about $74,000, after allowing for guaranty fund, as per answer to question 15, and reserving the sum of $36,630.86 for losses not heard from, and for contingences of investments," etc. Assets of the

Company are invested as follows:—Loans on mortgage, $350,500; loans on other collateral, 55,700; bank stocks, 123,679.10; manufacturing do., 41,350; railroad do., 25,002; railroad bonds, 18,950; city stocks and securities, 58,000; premium notes, secured by collateral, 109,808 77; cash, 7,920.61. "Amount due on other claims." Balance of first distribution, not called for, $2,107.51; balance of second do., 14,318.47. "Amount of guaranty funds." A reservation of $50,000, which had been set apart to replace and maintain the guaranty fund, in compliance with the charter, was also allowed for. Dividends are paid by the distribution of the surplus, at every quinquennial period, in cash, or by allowance on premium, or by addition to the policies, at the option of the assured. The company issues no scrip.

State Mutual Life Assurance, Worcester. Present value of existing policies, or amount requisite for reinsurance. "Made up to June, 1855, the end of the fiscal year of the Company." Question does not appear to be answered. The estimate of existing policies is predicated from computed tables prepared for the Company from the Carlisle tables of mortality, interest at 4½ per cent. Assets of the Company are invested as follows: Loans on mortgages of real estate, $72,112; loans on personal securities, 84,564.59; bank stocks, 31,100; loans, bank stock as collateral, 14,500; loans, stock of Worcester Gas Company, as collateral, 4,600; railroad stock, 16,600; notes of City of Worcester, 14,000; balances in the hands of agents, 2,806.47; cash on hand, 10,348.25. Amount of guaranty funds, $100,000; $50,000 paid in; $50,000 secured by notes. Dividends are "allocated to the original sum assured, as a bonus, or reversionary addition, payable when the policy merges and becomes a claim."

Massachusetts Mutual Life, Springfield. The value of each policy is estimated according to the "combined experience" tables of mortality, at 4 per cent. Assets are invested as follows:—Bonds and mortgages on unencumbered real estate, $100,000; loan notes, secured by lien on policies, 16,196.46; deferred premiums in semi-annual and quarterly notes, on interest, 3,452,07; in hands of agents, 1,882,96; bank stock and railroad bonds, 3,766.45; interest accrued and not paid, 1,266.46; cash on hand and loaned on call, 5,277.54. No dividends have been made.

Berkshire Life, Pittsfield. The value of each policy is estimated according to the "combined experience" tables of mortality, at 4 per cent. interest. Amount of Assets includes $50,000 as due from the stockholders on call. Assets are invested as follows:—Secured by pledge of railroad stock, $3,645; pledge of $50,000, which has been paid in by stockholders, 50,000; mortgage of real estate, 20,250; personal security, principal and two sureties, 26,878.34; mortgage of real estate, and two sureties, 2,500; bank stock, 4,500; interest accrued and not paid, 3,756.83; in hands of agents, 3,485.74; loaned to members, and secured by lien on policy, 21,855.09; cash on hand, 3,507.43; office furniture, 775; accounts due the Company, 18. Dividends are applied on amount loaned members, or paid in cash. "Amount of all expenses." This item does not include amount paid to agents, nor dividend of $8,713.54, paid to stockholders.

JAN 10 '40 W.P.A.